

NW MESA Program

Onboarding: Roles, Responsibilities and Expectations

Credit Union Responsibilities

01

Identify a primary contact/
coordinator

- Stay up-to-date on MESA
- Serve as point of contact regarding applicants/participants
- Open accounts for participants

02

Maintain regular communication

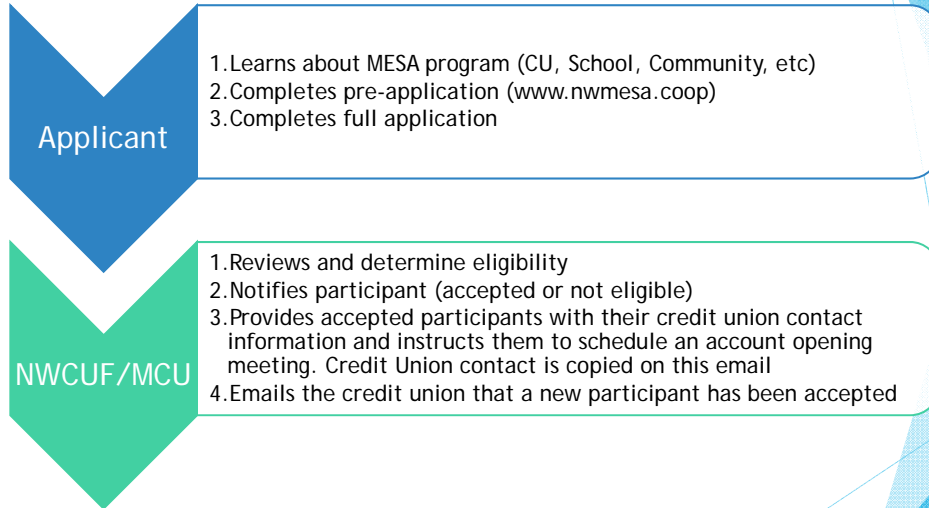
- Field communication from NWCUF/MCU
- Provide monthly account activity for enrolled participants
- Provide requested information to NWCUF/MCU
- Notify NWCUF/MCU when unusual participant activity

03

Promote the MESA program

- Credit union staff
- Members
- Community

Application Process



A Closer Look at the Online Process

www.nwmesa.coop



Electronic Student Application

When eligible students save \$500 and complete a financial education course, they can earn \$1,500 in merit funds. That means, program participants end up with a total of \$2,000 that can be applied to their ongoing education costs.

MESA is currently available for low and moderate-income students who are residents of Idaho, Oregon or Washington and attend a college or university in ID, OR or WA. If you are interested in the program, follow the three step process below. Special note: you must complete these steps in order.

Step 1: Read the MESA FAQs

Step 2: Complete the short MESA Pre-Application If the MESA Pre-Application shows you are eligible, then go to Step 3.

Step 3: Complete the MESA Application (you must complete Step 2 first).


To participate, students must establish that they meet income and asset guidelines. In addition to basic information about you and your educational goals, the application will ask questions about your household, income, employment, and assets. The sections you will complete are:

- Personal Information
- Credit Union Selection
- Education Information
- Personal Statements
- Household Information
- Employment
- Income
- Assets
- Liabilities

(Some you'll need to complete the application (you are able to save and continue the application at any time).)

1. Photo ID
2. Most recent tax return (1040)
3. Current employer contact and pay stub
4. Documents on income, child support, SSI, SSDI, SNAP, Food Stamps, TANF and/or EITC
5. Credit ratings, business, investments and other assets (including your primary home and vehicle)
6. Balances on student loans, medical, personal loans, credit cards, payday loans and/or outstanding bills
7. If you are claimed by a parent, guardian or other you must include all income for the household.
8. If you are under the age of 18 you must have a Social Security Card, school record or report card, or a birth/baptism/hospital record.

A Closer Look at the Online Process, continued



Thank you for your interest in the Northwest Credit Union Foundation's Matched Education Savings Account Program!
 The following 3 questions will determine your basic eligibility for the Matched Education Savings Account (MESA) program. If you answer NO to ANY question, you do not qualify to participate at this time. The Pre-Application Results will direct you on how to proceed. If you have questions or need further details refer to the MESA FAQ (frequently asked questions).

Are you a resident of Idaho, Oregon or Washington?
 (Click to Select) ▼

If you can answer YES to ANY of the following statements you may be considered a resident of Idaho, Oregon or Washington.

- I am currently enrolled in a college or university in Idaho, Oregon or Washington.
- I have a current state driver's license or state identification card from Idaho, Oregon or Washington.
- I file taxes to the state of Idaho, Oregon or Washington.
- I have a vehicle with a title in my name registered in Idaho, Oregon or Washington.

I am 15 years or older?
 (Click to Select) ▼

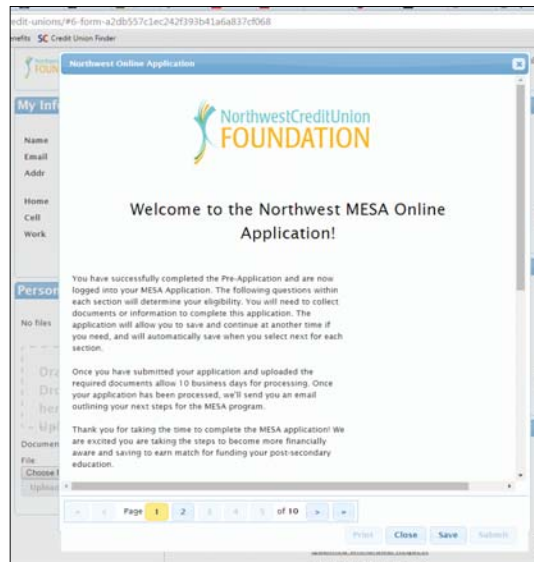
Does your annual household income fall within the income guidelines (including yourself)? Need help, click here!
 (Click to Select) ▼

| 200% OF THE FEDERAL POVERTY GUIDELINES | | OR | ETC Income Requirements | | |
|--|------------------------------|----|-----------------------------------|---------------------------------|------------------------|
| (Required for MESA participation) | | | (Required for MESA participation) | | |
| Persons in Family or Household | Income Equal to or Less Than | | Number of Children | Family Head Filing Individually | Married Filing Jointly |
| 1 | \$15,760 | | 0 | \$14,620 | \$20,330 |
| 2 | \$22,040 | | 1 child | \$20,131 | \$24,891 |
| 3 | \$28,320 | | 2 children | \$26,494 | \$30,874 |
| For each additional person, add | | | 3 children | \$32,747 | \$37,297 |

Does your household have less than \$10,000 of net worth (include yourself)? Need help, click here!
 (Click to Select) ▼

- Do not include your first home and first car.
- Add the value of your household's assets such as bank accounts, your 401(k)/IRA, 2nd house, or 2nd car, stocks and bonds, etc.
- Subtract liabilities such as credit cards bills, home loans, or car loans.
- A negative net worth does not exclude you from applying to the MESA program.

A Closer Look at the Online Process, continued



NorthwestCreditUnion FOUNDATION

Welcome to the Northwest MESA Online Application!

You have successfully completed the Pre-Application and are now logged into your MESA Application. The following questions within each section will determine your eligibility. You will need to collect documents or information to complete this application. The application will allow you to save and continue at another time if you need, and will automatically save when you select next for each section.

Once you have submitted your application and uploaded the required documents allow 10 business days for processing. Once your application has been processed, we'll send you an email outlining your next steps for the MESA program.

Thank you for taking the time to complete the MESA application! We are excited you are taking the steps to become more financially aware and saving to earn match for funding your post-secondary education.

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A Closer Look at the Online Process, continued

My Info

Name: Nolan Checkert
 Email: nolan@nrcu.coop
 Address: (None)
 Home: (None)
 Cell: (None)
 Work: (None)

Online Application

Online Application
 Started/Completed Applications

| Date Completed | Form | Status |
|----------------|------------------------------|--------|
| | Northwest Online Application | Open |

8 Pillars University

History

| Date Completed | Form | Status |
|----------------|----------------------------------|--------|
| | Northwest - 8 Pillars University | Open |

Withdrawal Request Forms

Withdrawal Request Forms
 Previous/Started Withdrawal Request Forms

| Date Completed | Form | Status |
|----------------|------------------------------|--------|
| | Qualified Withdrawal Request | Open |
| | Qualified Withdrawal Request | Open |

IDA Accounts

Account: Rocky Mountain CU - Bozeman - xxxxOne (Open)

Financial Institution: Rocky Mountain CU - Bozeman
 Account Number: xxxxOne
 Open date: 04/19/2014
 Status: Open
 Account Description: Callahan MESA
 Intended Use: Education
 Label-Matching Period: (label-to-label) 04/19/2014-(to)

Deposits: \$500.00 Matched Savings: \$500.00
 Matched Withdrawals: \$2,450.00 Savings Goal: \$500.00 **100%**

| Date | Description | Amount | Match | Total |
|------------|------------------------------|-----------|-------------|-------------|
| | Totals | \$10.11 | \$40.00 | \$50.11 |
| 03/16/2016 | Matched Withdrawal Purchase | \$295.00 | -\$1,192.40 | -\$1,478.00 |
| 02/29/2016 | Participant Account Interest | \$0.03 | | \$0.03 |
| 10/31/2015 | Participant Account Interest | \$0.01 | | \$0.01 |
| 09/30/2015 | Participant Account Interest | \$0.01 | | \$0.01 |
| 09/23/2015 | Matched Withdrawal Purchase | -\$19.20 | -\$76.80 | -\$96.00 |
| 09/14/2015 | Matched Withdrawal Purchase | -\$175.20 | -\$700.80 | -\$876.00 |
| 08/31/2015 | Participant Account Interest | \$0.01 | | \$0.01 |
| 07/31/2015 | Participant Account Interest | \$0.04 | | \$0.04 |
| 03/31/2015 | Participant Account Interest | \$0.01 | | \$0.01 |
| 03/19/2015 | Participant Account Deposit | \$5.00 | \$20.00 | \$25.00 |
| 02/27/2015 | Participant Account Deposit | \$200.00 | \$800.00 | \$1,000.00 |
| 01/23/2015 | Participant Account Deposit | \$5.00 | \$20.00 | \$25.00 |
| 12/30/2014 | Participant Account Deposit | \$10.00 | \$40.00 | \$50.00 |
| 12/22/2014 | Participant Account Deposit | \$5.00 | \$20.00 | \$25.00 |
| 10/30/2014 | Participant Account Deposit | \$20.00 | \$80.00 | \$100.00 |
| 09/29/2014 | Participant Account Deposit | \$30.00 | \$120.00 | \$150.00 |
| 09/25/2014 | Participant Account Deposit | \$40.00 | \$160.00 | \$200.00 |
| 07/15/2014 | Participant Account Deposit | \$40.00 | \$160.00 | \$200.00 |
| 06/12/2014 | Participant Account Deposit | \$20.00 | \$80.00 | \$100.00 |

NorthwestCreditUnion FOUNDATION

804.724.7448 REGISTER / LOG IN

RESOURCES PROGRAMS CONTACT US

You must login to continue.

Log In

Sign in to your BALANCE account.

Email:

Password:

Log In

Forgot password?
 Don't have an account? Create one now.

NorthwestCreditUnion FOUNDATION

CHAT 1(844) 326-7448 LOGOUT

RESOURCES PROGRAMS ACCOUNT CONTACT US

Your Path to Financial Fitness Starts Here!

At the Northwest Credit Union Foundation (NWCUF), we care about your financial wellness. That's why we've partnered with industry-leading BALANCE to provide you with free access to expertly-crafted financial education and resources to help with your fiscal matters. For all your financial life stage changes and more, we—in partnership with BALANCE—are here to help.

The NW MESA program was developed to provide students with the knowledge and tools to make well-informed financial choices and continue to build their assets long after the program ends - because developing solid savings habits and increasing financial literacy now will be useful throughout your lifetime.

The Northwest MESA Program is a collaborative project between the Northwest Credit Union Association, Northwest Credit Union Foundation, Montana's Credit Unions, and the US Department of Health and Human Services through the Assets for Independence program. Additional program partners include Idaho, Oregon and Washington credit unions.

BALANCE

NorthwestCreditUnion FOUNDATION

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CHAT 1(844) 326-7448 LOGOUT

RESOURCES PROGRAMS ACCOUNT CONTACT US

Programs To Guide You Towards Financial Success


Check out our available programs below

BalanceTrack IQ


Learn More

NorthwestCreditUnion FOUNDATION


Financial Basics



BalanceTrack: High-Cost Financial Services
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BalanceTrack: The Psychology Of Spending
[READ MORE →](#)




BalanceTrack: Drive Away Happy
[READ MORE →](#)




BalanceTrack: Credit Matters
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BalanceTrack: The World Of Credit Reports
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Introduction

While there are many excellent financial products available that can help you achieve your goals, there are a few loans, lines of credit, and services to avoid because of their expensive fees and problematic terms. To help you make wise borrowing and financial service choices, this module covers:

- Prime credit, subprime credit, and predatory lending
- Types of subprime credit products: payday loans, finance company loans, expensive credit cards, car-title loans, and pawn shop loans
- Types of fringe financial services: check-cashing services and rent-to own retailers
- Recovery methods
- Financial alternatives

This module is available as a podcast.

Listen and Learn

