

Jump Start Micro-Enterprise Credential: Credit Application Fictional Profiles

(Upgraded: July 2016)

Attached are fictional business owner profiles you can use to complete the different applications required to attain the Micro-Enterprise Credential.

Each profile is four pages long. The profiles contain:

Page 1: Personal Information (yellow) – includes personal information and banking relationships;

Page 2: Financial Profile (green) – includes all other personal assets and liabilities, income and expenditures;

Page 3: Business Information (purple) – includes types of business, ownership and either business results (for existing companies) or business projections (or new company start-ups); and

Page 4: Trade References (orange) – includes information on suppliers of the company.

There are four profiles you can choose among:

Name	Name of Company	Type of Business	Loan Requested	Purpose
Robin Smith	Quality Car Service and Repair	Car service and repair	\$40,000	New shop equipment
Amari Jones	Jones and Felder, LLC	Accountants	\$40,000	New computers / software
Jamie Ford	Family Restaurant	Restaurant	\$40,000	Start-up: a restaurant
Blake Felder	System Support Services	Computer Services	\$40,000	Start-up: new service firm

You can choose to be any of these individuals. *You should use the information contained in the profile you select when you complete your credit applications.*

Following the four personal profiles are four profiles of potential guarantors. Guarantors are individuals who are willing to provide a legal agreement to the bank that they will pay your company's debt payment if your company is unable to do so. The four guarantor profiles are:

- 1) Logan Lane
- 2) Kendall Hill
- 3) Quinn Thomas
- 4) Parker Carpenter

Your teacher will tell you which guarantor(s) may be available to help you with your small business.



**Jump Start Micro-Enterprise Credential
Credit Application Fictional Profiles**



My fictional name is:		Robin Smith								
Page 1: Personal Information										
Birthdate:		12/15/1990		Social Security Number:		441-41-4141				
Home Street Address:		98 Walnut Drive								
City, State and Zip:		Acres, LA 70777			Years at current address:		2			
Home Phone Number:		318.555.4545		Cellphone Number:		504.555.5252				
Do I have a driver's license?		Yes	<input checked="" type="checkbox"/>	License No:		864 454 321	No			
Current Employer:		Quality Car Service and Repair			Position:		Owner-Mechanic			
Nature of Business:		Automobile service facility								
Street Address		100 World Way								
City, State and Zip:		Harmony, LA 77088								
Main Phone Number:		318.555.1000			Fax Number:		318.555.1001			
Personal Bank		Bank of America			Bank Contact		Jamie Fields			
Street Address		100 Corporate Drive								
City, State and Zip:		Acres, LA 70777			Phone		318.555.6060			
Checking Account Number		95-584458584			Current Balance		\$11,000			
Savings Account Number		none			Current Balance					
Other Account Number		none			Current Balance					
Personal Brokerage		Charles Schwab			Main Acct No:		AB-62-884488			
Street Address		115 Corporate Drive								
City, State and Zip:		Acres, LA 70777			Phone		318.555.9034			
Stock Holdings		Company:		Procter & Gamble		No. of Shares		100	Value	\$8,000
		Company:		Google		No. of Shares		50	Value	\$15,000
		Company:		Mutual Funds		No. of Shares		100	Value	\$10,000



**Jump Start Micro-Enterprise Credential
Credit Application Fictional Profiles**



My fictional name is:		Robin Smith					
Page 2: Financial Profile							
My monthly salary:	\$5,000	Monthly Bonus/Commission	none	Annual Bonus/Commission	\$10,000		
Do I own or rent where I live?	Own	✓			Rent		
If I own a house, how much is it worth?				\$250,000			
How much is the mortgage on my house?		\$200,000	Monthly mortgage or rent payment:			\$900	
Other Real Estate: Address	Type	Year Acquired	Market Value	Mortgage Balance	Mortgage Holder	Monthly Payment	Monthly Net Income
None							
Other Notes Payable	Creditor	Date of Loan	Maturity	Current Balance		Monthly Payment	
Car Loan	Enterprise	12/15/2015	12/15/2019	\$20,000		\$500	
Credit Card Balance	Chase			\$3,000		\$300	
Other Assets Owned		Dollar Value		Other Annual Income			Dollar Value
Vehicles		\$25,000		Spouse salary/wages/bonuses /commissions			\$0
Household and Personal Items		\$5,000		Alimony or child support your receive			\$0
All Other Assets				All other income (including dividends)			\$800
Annual or Monthly Expenditures (not included above)				Monthly		Annual	
Insurance: Housing						\$1,000	
Utilities (Electric, Gas, Water, Sanitation, Cable, Internet)				\$250			
Telephone (landline, cellphone)				\$200			
Healthcare (doctor, dentist, prescriptions, other)						\$1,000	
Groceries				\$600			
Clothing						\$1,000	
Vehicle Costs (gas, insurance, maintenance, taxes)				\$500			
Entertainment Costs (dining out, vacations, other)						\$1,800	
Insurance: Other (life, medical, other)						\$1,000	
Pets							
Gifts						\$2,000	
All Other Expenses						\$500	



**Jump Start Micro-Enterprise Credential
Credit Application Fictional Profiles**



My fictional name is:		Robin Smith						
Page 3: Business Information								
Company Name:		Quality Car Service and Repair			Date Established		Dec 15, 2011	
Nature of Business:		Automobile service facility						
Type of Business:		Corporation	Sole Proprietorship	LLC (Limited Liability Corp) <input checked="" type="checkbox"/>		Partnership	Other	
Street Address		100 World Way						
City, State and Zip:		Harmony, LA 77088			Years at current address:		4	
Main Phone Number:		318.555.1000			Fax Number:		318.555.1001	
Email:		info@qualitycar.com			Website:		www.qualitycar.com	
Name of Owner / Shareholder				Title or "Not Active"		% Ownership		
Robin Smith				President		80%		
Blair Smith				Not Active		20%		
Financial Results / Projections			Actual	<input checked="" type="checkbox"/>	Projections			
Annual or Monthly Revenues (not included above)				Monthly		Annual		
Service Revenues				\$24,000				
Merchandise Revenues				\$8,000				
Other Revenues						\$20,000		
Average Transactions per Month				200				
Annual or Monthly Expenditures				Monthly		Annual		
Cost of Goods Sold				\$4,000				
Salaries and Wages				\$14,000				
Rent and Utilities				\$3,500				
Insurance				\$1,500				
Debt Service				\$1,000				
Advertising						\$6,000		
Outside Services (accountants, lawyers)						\$12,000		
Maintenance Costs (facility, equipment)						\$20,000		
All Other Expenses						\$6,000		
Assets		Current Value		Liabilities		Current Value		
Inventory		\$40,000		Line of Credit: Amount Requested		\$40,000		
Equipment (including owned vehicles)		\$80,000		Equipment-related Debt (current equipment)		\$20,000		
Accounts Receivable (payments due from customers)		\$10,000		Accounts Payable (payments due to suppliers)		\$24,000		
All Other Assets		\$20,000		All Other Liabilities		\$10,000		



**Jump Start Micro-Enterprise Credential
Credit Application Fictional Profiles**



My fictional name is:	Robin Smith		
Page 4: Trade References			
Company Name	Bolt Parts	Contact	J Bolt
Business Relationship	Supplier		
Street Address	200 World Way		
City, State and Zip:	Harmony, LA 77088	Phone	318.555.3212
Email	jbolt@boltparts.com		
Company Name	Lisa Bookkeeping	Contact	Blair Lisa
Business Relationship	Bookkeeping Services		
Street Address	100 Corporate Way		
City, State and Zip:	Harmony, LA 77638	Phone	318.555.4469
Email	bestbookkeepers@lisa.com		
Company Name	Effective Marketing, Inc.	Contact	Casey Forte
Business Relationship	Direct Mailing Advertising Company		
Street Address	200 Corporate Way		
City, State and Zip:	Harmony, LA 77638	Phone	318.555.1123
Email	casey@effectivemarketing.com		



**Jump Start Micro-Enterprise Credential
Credit Application Fictional Profiles**



My fictional name is:	Amari Jones					
Page 1: Personal Information						
Birthdate:	12/15/1985	Social Security Number:	551-51-5151			
Home Street Address:	90 Pine Street					
City, State and Zip:	Forest, LA 70666	Years at current address:	10			
Home Phone Number:	318.555.6868	Cellphone Number:	225.555.3434			
Do I have a driver's license?	Yes	<input checked="" type="checkbox"/>	License No:	983 287 139	No	<input type="checkbox"/>
Current Employer:	Jones and Felder, LLC		Key Contact:	Dylan Felder		
Nature of Business:	Accountants					
Street Address	300 World Way					
City, State and Zip:	Harmony, LA 77088					
Main Phone Number:	318.555.5467	Fax Number:	318.555.5468			
Personal Bank	National Bank		Bank Contact	Cody Frank		
Street Address	100 Division Drive					
City, State and Zip:	Forest, LA 70623	Phone	318.555.0404			
Checking Account Number	98-893-30093	Current Balance	\$24,000			
Savings Account Number	none	Current Balance				
Other Account Number	none	Current Balance				
Personal Brokerage	Fidelity		Main Acct No:	SP-555-643487		
Street Address	115 Division Drive					
City, State and Zip:	Forest, LA 70623	Phone	318.555.8913			
Stock Holdings	Company:	IBM	No. of Shares	100	Value	\$13,000
	Company:	Apple	No. of Shares	100	Value	\$12,000
	Company:	Mutual Funds	No. of Shares	200	Value	\$30,000



**Jump Start Micro-Enterprise Credential
Credit Application Fictional Profiles**



My fictional name is:		Amari Jones					
Page 2: Financial Profile							
My monthly salary:	\$6,000	Monthly Bonus/Commission	none	Annual Bonus/Commission	\$2,000		
Do I own or rent where I live?	Own	✓			Rent		
If I own a house, how much is it worth?				\$280,000			
How much is the mortgage on my house?		\$200,000	Monthly mortgage or rent payment:			\$900	
Other Real Estate: Address	Type	Year Acquired	Market Value	Mortgage Balance	Mortgage Holder	Monthly Payment	Monthly Net Income
None							
Other Notes Payable	Creditor	Date of Loan	Maturity	Current Balance		Monthly Payment	
Car Loan	Enterprise	12/15/2012	12/15/2016	\$20,000		\$700	
Credit Card Balance	Capital One			\$0			
Other Assets Owned		Dollar Value		Other Annual Income			Dollar Value
Vehicles		\$30,000		Spouse salary/wages/bonuses /commissions			\$0
Household and Personal Items		\$10,000		Alimony or child support your receive			\$0
All Other Assets				All other income (including dividends)			\$2,000
Annual or Monthly Expenditures (not included above)				Monthly		Annual	
Insurance: Housing						\$1,000	
Utilities (Electric, Gas, Water, Sanitation, Cable, Internet)				\$250			
Telephone (landline, cellphone)				\$200			
Healthcare (doctor, dentist, prescriptions, other)						\$1,000	
Groceries				\$600			
Clothing						\$1,000	
Vehicle Costs (gas, insurance, maintenance, taxes)				\$500			
Entertainment Costs (dining out, vacations, other)						\$4,000	
Insurance: Other (life, medical, other)						\$1,000	
Pets							
Gifts						\$2,000	
All Other Expenses						\$1,000	



**Jump Start Micro-Enterprise Credential
Credit Application Fictional Profiles**



My fictional name is:		Amari Jones						
Page 3: Business Information								
Company Name:		Jones and Felder, LLC			Date Established		Dec 15, 2008	
Nature of Business:		Accountants						
Type of Business:		Corporation	Sole Proprietorship	LLC (Limited Liability Corp)	<input checked="" type="checkbox"/>	Partnership	Other	
Street Address		300 World Way						
City, State and Zip:		Harmony, LA 77088			Years at current address:		4	
Main Phone Number:		318.555.5467			Fax Number:		318.555.5468	
Email:		info@jonesandfelderllc.com		Website:		www.jonesandfelderaccountants.com		
Name of Owner / Shareholder				Title or "Not Active"		% Ownership		
Amari Jones				Senior Partner		50%		
Dylan Felder				Senior Partner		50%		
Financial Results / Projections			Actual	<input checked="" type="checkbox"/>	Projections			
Annual or Monthly Revenues (not included above)				Monthly		Annual		
Service Revenues				\$30,000				
Merchandise Revenues								
Other Revenues						\$12,000		
Average Transactions per Month				50				
Annual or Monthly Expenditures				Monthly		Annual		
Cost of Goods Sold								
Salaries and Wages						\$210,000		
Rent and Utilities				\$3,500				
Insurance				\$1,500				
Debt Service								
Advertising				\$1,000				
Outside Services (accountants, lawyers)						\$4,000		
Maintenance Costs (facility, equipment)						\$3,000		
All Other Expenses				\$1,500				
Assets		Current Value		Liabilities		Current Value		
Inventory		\$0		Line of Credit: Amount Requested		\$40,000		
Equipment (including owned vehicles)		\$30,000		Equipment-related Debt		\$5,000		
Accounts Receivable (payments due from customers)		\$30,000		Accounts Payable (payments due to suppliers)		\$6,000		
All Other Assets		\$10,000		All Other Liabilities		\$6,000		



**Jump Start Micro-Enterprise Credential
Credit Application Fictional Profiles**



My fictional name is:	Amari Jones		
Page 4: Trade References			
Company Name	Lightning Temporary Services	Contact	Devon Lightning
Business Relationship	Temp Service for Bookkeepers		
Street Address	600 World Way		
City, State and Zip:	Harmony, LA 77088	Phone	318.555.2908
Email	dlightning@lts.com		
Company Name	System Support Partners	Contact	Blake Felder
Business Relationship	Computer Services		
Street Address	900 Corporate Way		
City, State and Zip:	Harmony, LA 77638	Phone	318.555.8018
Email	blake@cs.com		
Company Name	Effective Marketing, Inc.	Contact	Casey Forte
Business Relationship	Direct Mailing Advertising Company		
Street Address	200 Corporate Way		
City, State and Zip:	Harmony, LA 77638	Phone	318.555.1123
Email	casey@effectivemarketing.com		



**Jump Start Micro-Enterprise Credential
Credit Application Fictional Profiles**



My fictional name is:	Jamie Ford				
Page 1: Personal Information					
Birthdate:	12/15/1995	Social Security Number:	321-71-7811		
Home Street Address:	99 Cherry Lane				
City, State and Zip:	Seaside, LA 70777	Years at current address:	1		
Home Phone Number:	318.555.1616	Cellphone Number:	225.535.1617		
Do I have a driver's license?	Yes	<input checked="" type="checkbox"/>	License No:	546 897 213	No
Current Employer:	Welcome Inn Restaurant		Position:	Assistant Manager	
Nature of Business:	Food Service				
Street Address	333 Welcome Road				
City, State and Zip:	Harmony, LA 77444				
Main Phone Number:	318.555.0953	Fax Number:			
Personal Bank	Chase		Bank Contact	Harley Hamilton	
Street Address	180 Corporate Drive				
City, State and Zip:	Acres, LA 70777		Phone	318.555.7812	
Checking Account Number	15-453-098163		Current Balance	\$1,000	
Savings Account Number	none		Current Balance		
Other Account Number	none		Current Balance		
Personal Brokerage	none		Main Acct No:		
Street Address					
City, State and Zip:			Phone		
Stock Holdings	Company:		No. of Shares		Value
	Company:		No. of Shares		Value
	Company:		No. of Shares		Value



**Jump Start Micro-Enterprise Credential
Credit Application Fictional Profiles**



My fictional name is:		Jamie Ford					
Page 2: Financial Profile							
My monthly salary:	\$3,000	Monthly Bonus/Commission	none	Annual Bonus/Commission	\$0		
Do I own or rent where I live?	Own	Rent			✓		
If I own a house, how much is it worth?							
How much is the mortgage on my house?		Monthly mortgage or rent payment:			\$800		
Other Real Estate: Address	Type	Year Acquired	Market Value	Mortgage Balance	Mortgage Holder	Monthly Payment	Monthly Net Income
Other Notes Payable	Creditor	Date of Loan	Maturity	Current Balance		Monthly Payment	
Other Assets Owned		Dollar Value	Other Annual Income			Dollar Value	
Vehicles		\$5,000	Spouse salary/wages/bonuses /commissions			\$0	
Household and Personal Items		\$3,000	Alimony or child support your receive			\$0	
All Other Assets			All other income (including dividends)			\$8,000	
Annual or Monthly Expenditures (not included above)				Monthly	Annual		
Insurance: Housing							
Utilities (Electric, Gas, Water, Sanitation, Cable, Internet)				\$150			
Telephone (landline, cellphone)				\$150			
Healthcare (doctor, dentist, prescriptions, other)					\$2,000		
Groceries				\$400			
Clothing					\$500		
Vehicle Costs (gas, insurance, maintenance, taxes)				\$300			
Entertainment Costs (dining out, vacations, other)					\$2,000		
Insurance: Other (life, medical, other)					\$1,000		
Pets					\$500		
Gifts					\$1,000		
All Other Expenses					\$1,000		



**Jump Start Micro-Enterprise Credential
Credit Application Fictional Profiles**



My fictional name is:		Jamie Ford					
Page 3: Business Information							
Company Name:	Family Restaurant			Date Established	plan: next quarter		
Nature of Business:	Local restaurant (breakfast and lunch)						
Type of Business:	Corporation		Sole Proprietorship	LLC (Limited Liability Corp)	<input checked="" type="checkbox"/>	Partnership	Other
Street Address		550 World Way					
City, State and Zip:		Harmony, LA 77088		Years at current address:		4	
Main Phone Number:		318.555.4938		Fax Number:		none	
Email:	jamieford12@gmail.com			Website:		none	
Name of Owner / Shareholder				Title or "Not Active"		% Ownership	
Jamie Ford				Owner		100%	
Financial Results / Projections			Actual		Projections		<input checked="" type="checkbox"/>
Annual or Monthly Revenues (not included above)				Monthly		Annual	
Service Revenues							
Merchandise Revenues				\$35,000			
Other Revenues				\$1,000			
Average Transactions per Month				500			
Annual or Monthly Expenditures				Monthly		Annual	
Cost of Goods Sold				38% of revenues			
Salaries and Wages				36% of revenues			
Rent and Utilities				\$3,500			
Insurance				\$1,500			
Debt Service				\$800			
Advertising				\$1,000			
Outside Services (accountants, lawyers)				\$1,000			
Maintenance Costs (facility, equipment)				\$1,500			
All Other Expenses				\$2,000			
Assets		Current Value		Liabilities		Current Value	
Inventory		\$10,000		Lines of Credit: Amounts Borrowed		\$40,000	
Equipment (including owned vehicles)		\$25,000		Equipment-related Debt		\$0	
Accounts Receivable (payments due from customers)				Accounts Payable (payments due to suppliers)		\$6,000	
All Other Assets		\$5,000		All Other Liabilities		\$4,000	



**Jump Start Micro-Enterprise Credential
Credit Application Fictional Profiles**



My fictional name is:		Jamie Ford	
Page 4: Trade References			
Company Name	Sudden Restaurant Supplies	Contact	Sammie Sudden
Business Relationship	Supplier		
Street Address	5500 World Way		
City, State and Zip:	Harmony, LA 77099	Phone	318.555.8798
Email	sammie@sudden.com		
Company Name	Lisa Bookkeeping	Contact	Blair Lisa
Business Relationship	Bookkeeping Services		
Street Address	100 Corporate Way		
City, State and Zip:	Harmony, LA 77638	Phone	318.555.4469
Email	bestbookkeepers@lisa.com		
Company Name	Effective Marketing, Inc.	Contact	Casey Forte
Business Relationship	Direct Mailing Advertising Company		
Street Address	200 Corporate Way		
City, State and Zip:	Harmony, LA 77638	Phone	318.555.1123
Email	casey@effectivemarketing.com		



**Jump Start Micro-Enterprise Credential
Credit Application Fictional Profiles**



My fictional name is:		Blake Felder					
Page 1: Personal Information							
Birthdate:		12/15/1992		Social Security Number:		323-98-9810	
Home Street Address:		44 Elm Street					
City, State and Zip:		Acres, LA 70777			Years at current address:		3
Home Phone Number:				Cellphone Number:		318.500.2301	
Do I have a driver's license?		Yes	<input checked="" type="checkbox"/>	License No:		111 230 888	No
Current Employer:		Computer Consultants, Inc.			Position:		Consultant
Nature of Business:		Computer Consulting					
Street Address		525 Consultants Way					
City, State and Zip:		Harmony, LA 77501					
Personal Bank		Friendly Neighborhood Bank			Bank Contact		Marley Friendly
Street Address		1201 Corporate Drive					
City, State and Zip:		Acres, LA 70755			Phone		318.555.1299
Checking Account Number		120-8254-36254			Current Balance		\$3,000
Savings Account Number		none			Current Balance		
Other Account Number		none			Current Balance		
Personal Brokerage					Main Acct No:		
Street Address							
City, State and Zip:					Phone		
Stock Holdings	Company:				No. of Shares		Value
	Company:				No. of Shares		Value
	Company:				No. of Shares		Value



**Jump Start Micro-Enterprise Credential
Credit Application Fictional Profiles**



My fictional name is:		Blake Felder					
Page 2: Financial Profile							
My monthly salary:	\$6,000	Monthly Bonus/Commission	none	Annual Bonus/Commission	none		
Do I own or rent where I live?	Own	Rent			✓		
If I own a house, how much is it worth?							
How much is the mortgage on my house?		Monthly mortgage or rent payment:			\$600		
Other Real Estate: Address	Type	Year Acquired	Market Value	Mortgage Balance	Mortgage Holder	Monthly Payment	Monthly Net Income
None							
Other Notes Payable	Creditor	Date of Loan	Maturity	Current Balance		Monthly Payment	
Credit Card Balance	Chase			\$3,000		\$300	
Other Assets Owned		Dollar Value	Other Annual Income			Dollar Value	
Vehicles		\$20,000	Spouse salary/wages/bonuses /commissions			\$0	
Household and Personal Items		\$5,000	Alimony or child support your receive			\$0	
All Other Assets			All other income (including dividends)			\$0	
Annual or Monthly Expenditures (not included above)				Monthly		Annual	
Insurance: Housing						\$250	
Utilities (Electric, Gas, Water, Sanitation, Cable, Internet)				\$200			
Telephone (landline, cellphone)				\$250			
Healthcare (doctor, dentist, prescriptions, other)						\$1,000	
Groceries				\$600			
Clothing						\$3,000	
Vehicle Costs (gas, insurance, maintenance, taxes)				\$500			
Entertainment Costs (dining out, vacations, other)				\$200			
Insurance: Other (life, medical, other)						\$1,000	
Pets						\$1,000	
Gifts						\$2,000	
All Other Expenses						\$1,000	



**Jump Start Micro-Enterprise Credential
Credit Application Fictional Profiles**



My fictional name is:		Blake Felder						
Page 3: Business Information								
Company Name:		System Support Services			Date Established		plan: next quarter	
Nature of Business:		Computer Support Services for Small Businesses and Affluent Families						
Type of Business:		Corporation	Sole Proprietorship	LLC (Limited Liability Corp) <input checked="" type="checkbox"/>		Partnership	Other	
Street Address		44 Elm Street						
City, State and Zip:		Acres, LA 70777			Years at current address:		(home)	
Main Phone Number:		318.500.2301			Fax Number:			
Email:	team@systemsupportservices.com			Website:	www.systemsupportservices.com			
Name of Owner / Shareholder				Title or "Not Active"		% Ownership		
Blake Felder				President		100%		
Financial Results / Projections			Actual		Projections		<input checked="" type="checkbox"/>	
Annual or Monthly Revenues (not included above)				Monthly		Annual		
Service Revenues				\$25,000				
Merchandise Revenues				\$5,000				
Other Revenues				\$2,000				
Average Transactions per Month				30				
Annual or Monthly Expenditures				Monthly		Annual		
Cost of Goods Sold				65% of merchandise				
Salaries and Wages				\$15,000				
Rent and Utilities								
Insurance				\$1,500				
Debt Service				\$800				
Advertising				\$2,000				
Outside Services (accountants, lawyers)						\$6,000		
Maintenance Costs (facility, equipment)						\$1,000		
All Other Expenses						\$2,000		
Assets		Current Value		Liabilities		Current Value		
Inventory		\$5,000		Line of Credit: Amount Requested		\$40,000		
Equipment (including owned vehicles)		\$25,000		Equipment-related Debt				
Accounts Receivable (payments due from customers)		\$25,000		Accounts Payable (payments due to suppliers)		\$6,000		
All Other Assets		\$5,000		All Other Liabilities		\$3,000		



**Jump Start Micro-Enterprise Credential
Credit Application Fictional Profiles**



My fictional name is:	Blake Felder		
Page 4: Trade References			
Company Name	Crunch Computers	Contact	Kelly Krunch
Business Relationship	Supplier		
Street Address	12 World Way		
City, State and Zip:	Harmony, LA 77011	Phone	318.555.0080
Email	kkrunch@crunch.com		
Company Name	Lisa Bookkeeping	Contact	Blair Lisa
Business Relationship	Bookkeeping Services		
Street Address	100 Corporate Way		
City, State and Zip:	Harmony, LA 77638	Phone	318.555.4469
Email	bestbookkeepers@lisa.com		
Company Name	Effective Marketing, Inc.	Contact	Casey Forte
Business Relationship	Direct Mailing Advertising Company		
Street Address	200 Corporate Way		
City, State and Zip:	Harmony, LA 77638	Phone	318.555.1123
Email	casey@effectivemarketing.com		



**Jump Start Micro-Enterprise Credential
Credit Application Fictional Profiles**



Guarantor Name	Logan Lane						
Birthdate:	12/15/55	Social Security Number:	132-98-0002				
Home Street Address:	44 Beech Grove						
City, State and Zip:	Freedom, LA 70011				Years at current address:	30	
Home Phone Number:	225.555.4001		Cellphone Number:	318.555.6226			
Do I have a driver's license?	Yes	<input checked="" type="checkbox"/>	License No:	763 003 330			No
Personal Bank	Bank of America			Bank Contact	Terry Pointer		
Street Address	4646 Pointer Place						
City, State and Zip:	Alexander, LA 79911				Phone	318.555.0129	
Checking Account Number	95-584458584			Current Balance	\$80,000		
Savings Account Number	91-484203831			Current Balance	\$250,000		
Other Account Number	89-647363847 (IRA account)			Current Balance	\$2,000,000		
Personal Brokerage	Fidelity			Main Acct No:	32-138-09302		
Street Address	2424 Battalion Circle						
City, State and Zip:	Fort, LA 73913				Phone	318.555.0404	
Stock Holdings	Company:	Procter & Gamble		No. of Shares	5,000	Value	\$400,000
	Company:	Apple		No. of Shares	10,000	Value	\$1,000,000
	Company:	Mutual Funds		No. of Shares	10,000	Value	\$3,000,000
Annual Compensation (all sources)	\$500,000		All Other Annual Income (all sources)	\$250,000			
Do I own or rent where I live?	Own	<input checked="" type="checkbox"/>			Rent		
If I own a house, how much is it worth?				\$1,000,000			
How much is the mortgage on my house?			Monthly mortgage or rent payment:			\$0	
Other Real Estate: Address	Type	Year Acquired	Market Value	Mortgage Balance	Mortgage Holder	Monthly Payment	Monthly Net Income
Eagle Office Park	Office Bldg	1985	\$2,000,000	\$1,000,000	Chase	\$5,000	\$30,000
Other Notes Payable	Creditor	Date of Loan	Maturity	Current Balance		Monthly Payment	



**Jump Start Micro-Enterprise Credential
Credit Application Fictional Profiles**



Guarantor Name	Kendall Hill						
Birthdate:	12/15/70	Social Security Number:	562-34-0111				
Home Street Address:	132 Willow Drive						
City, State and Zip:	Freedom, LA 70011				Years at current address:	10	
Home Phone Number:	225.555.6503		Cellphone Number:	504.555.6129			
Do I have a driver's license?	Yes	<input checked="" type="checkbox"/>	License No:	673 030 355			No
Personal Bank	Bank of America			Bank Contact	Terry Pointer		
Street Address	4646 Pointer Place						
City, State and Zip:	Alexander, LA 79911				Phone	318.555.0129	
Checking Account Number	95-001939485			Current Balance	\$30,000		
Savings Account Number				Current Balance			
Other Account Number	89-201903934 (IRA account)			Current Balance	\$200,000		
Personal Brokerage	Schwab			Main Acct No:	YY-98-839283		
Street Address	101 Battalion Circle						
City, State and Zip:	Fort, LA 73921				Phone	318.555.9120	
Stock Holdings	Company:	Mutual Funds		No. of Shares	500	Value	\$300,000
	Company:			No. of Shares		Value	
	Company:			No. of Shares		Value	
Annual Compensation (all sources)	\$90,000		All Other Annual Income (all sources)	\$10,000			
Do I own or rent where I live?	Own	<input checked="" type="checkbox"/>			Rent		
If I own a house, how much is it worth?			\$500,000				
How much is the mortgage on my house?	\$350,000		Monthly mortgage or rent payment:	\$1,600			
Other Real Estate: Address	Type	Year Acquired	Market Value	Mortgage Balance	Mortgage Holder	Monthly Payment	Monthly Net Income
Other Notes Payable	Creditor	Date of Loan	Maturity	Current Balance	Monthly Payment		
Vehicle Loan	GMAC	12/15/15	12/15/20	\$80,000	\$1,500		
Home Improvement Loan	Bank of America	12/15/11	12/15/21	\$100,000	\$1,400		



**Jump Start Micro-Enterprise Credential
Credit Application Fictional Profiles**



Guarantor Name	Quinn Thomas						
Birthdate:	12/15/90	Social Security Number:	985-10-0102				
Home Street Address:	88 Evergreen Lane						
City, State and Zip:	Freedom, LA 70055				Years at current address:	3	
Home Phone Number:	225.555.8893		Cellphone Number:	504.555.9930			
Do I have a driver's license?	Yes	<input checked="" type="checkbox"/>	License No:	847 387 784			No
Personal Bank	Bank of America			Bank Contact	Terry Pointer		
Street Address	4646 Pointer Place						
City, State and Zip:	Alexander, LA 79911				Phone	318.555.0129	
Checking Account Number	95-584458584			Current Balance	\$20,000		
Savings Account Number				Current Balance			
Other Account Number	88-243947644 (IRA account)			Current Balance	\$20,000		
Personal Brokerage	Fidelity			Main Acct No:	45-455-60598		
Street Address	2424 Battalion Circle						
City, State and Zip:	Fort, LA 73913				Phone	318.555.0404	
Stock Holdings	Company:	Mutual Funds		No. of Shares	100	Value	\$10,000
	Company:			No. of Shares		Value	
	Company:			No. of Shares		Value	
Annual Compensation (all sources)	\$65,000		All Other Annual Income (all sources)	\$5,000			
Do I own or rent where I live?	Own			Rent	<input checked="" type="checkbox"/>		
If I own a house, how much is it worth?							
How much is the mortgage on my house?				Monthly mortgage or rent payment:	\$1,200		
Other Real Estate: Address	Type	Year Acquired	Market Value	Mortgage Balance	Mortgage Holder	Monthly Payment	Monthly Net Income
Other Notes Payable	Creditor	Date of Loan	Maturity	Current Balance	Monthly Payment		
Vehicle Loan	BMW Financial	12/15/13	12/15/19	\$60,000	\$1,500		



**Jump Start Micro-Enterprise Credential
Credit Application Fictional Profiles**



Guarantor Name	Parker Carpenter						
Birthdate:	12/15/55	Social Security Number:	776-28-4837				
Home Street Address:	98 Sapling Court						
City, State and Zip:	Freedom, LA 70014				Years at current address:	30	
Home Phone Number:	225.555.9011		Cellphone Number:	504.555.0918			
Do I have a driver's license?	Yes	<input checked="" type="checkbox"/>	License No:	546 213 090			No
Personal Bank	Bank of America			Bank Contact	Terry Pointer		
Street Address	4646 Pointer Place						
City, State and Zip:	Alexander, LA 79911				Phone	318.555.0129	
Checking Account Number	95-584458584			Current Balance	\$80,000		
Savings Account Number				Current Balance			
Other Account Number	86-847490838 (IRA account)			Current Balance	\$200,000		
Personal Brokerage				Main Acct No:			
Street Address							
City, State and Zip:					Phone		
Stock Holdings	Company:			No. of Shares		Value	
	Company:			No. of Shares		Value	
	Company:			No. of Shares		Value	
Annual Compensation (all sources)	\$56,000		All Other Annual Income (all sources)	\$0			
Do I own or rent where I live?	Own	<input checked="" type="checkbox"/>			Rent		
If I own a house, how much is it worth?	\$300,000						
How much is the mortgage on my house?	\$50,000		Monthly mortgage or rent payment:	\$300			
Other Real Estate: Address	Type	Year Acquired	Market Value	Mortgage Balance	Mortgage Holder	Monthly Payment	Monthly Net Income
Other Notes Payable	Creditor	Date of Loan	Maturity	Current Balance		Monthly Payment	