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Loans to help DACA applicants apply for program

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Immigrants who arrived in the U.S. as children and want to stay in Skagit County through the federal Deferred Action for Childhood Arrivals program will now be able to get some financial help.

North Coast Credit Union will provide about \$250,000 in microenterprise loans to offset the \$465 DACA application cost, which can be a significant hurdle to applying for deferred action, supporters say.

The federal DACA program allows eligible illegal immigrants who were brought to the United States as children to apply for two-year, renewable work permits, if they meet certain requirements.

The North Sound Alliance, a coalition of faith, labor and education organizations which includes the Skagit Immigrant Rights Council, announced the pilot program to a crowd of supporters at the St. Charles Catholic Church in Burlington on Tuesday night.

After sealing the deal with a handshake, the credit union's Chief Operating Officer Marilyn Brink said as a mother and grandmother, it's important for her to see young people using their gifts to their full potential.

"We are very, very proud to be part of the solution," she said. "It's the right thing to do."

The program will offer oneyear loans with an interest rate of 9 percent, plus a financial education program for the borrowers.

Rev. Josefina Beecher, a member of Skagit Immigrant Rights Council, said the education piece is as important as the loans.

"A larger purpose really is getting these young people some financial education about how to manage loans, how to manage their own budgets," she said, adding that the program also will help them build credit.

Those who apply must be eligible for the DACA program and have had their applications signed off by a lawyer at the DACA legal clinics, Beecher said. The next Skagit County workshop will be held at 8:30 a.m. Saturday, March 2, at the Skagit Valley College cafeteria in Mount Vernon.

Esmeralda Martinez, 20, applied for DACA and will be traveling to Tukwila next week to complete another step in her application process — getting her fingerprints taken.

Martinez said she's been in the United States since she was 14 when her family moved from Oaxaca, Mexico. She and her four sisters all applied to DACA, which cost the family \$2,300 during the application process. They used money they made working summers in Skagit Valley's fields. The loan program would help other big families, she said.

Martinez said she sees a larger future for the loan program, with loans to help DACA applicants get their education. Brink said the credit union will evaluate the idea.

Martinez is working toward the nursing program at Skagit Valley College.

She said getting a loan makes her feel she's trusted, accepted and part of the community.

"I hope the loan spreads to more than that, because we want the opportunity to have responsibilities," she said.