



Small Business Resiliency Loan

Build Your Credit

Grow Your Business

Pay Yourself Back

Loan Application & Confidentiality
Session #4



INDEX



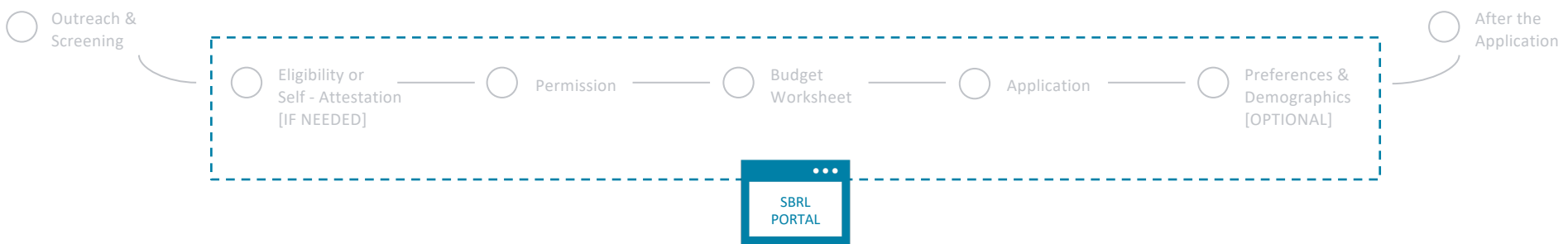
Deep Dive into Application Form

- Required documents
- Login
- Eligibility/Attestation (Session 2)
- Permission form
- Budget Worksheet (Session 3)
- Application
- Preferences & Demographics

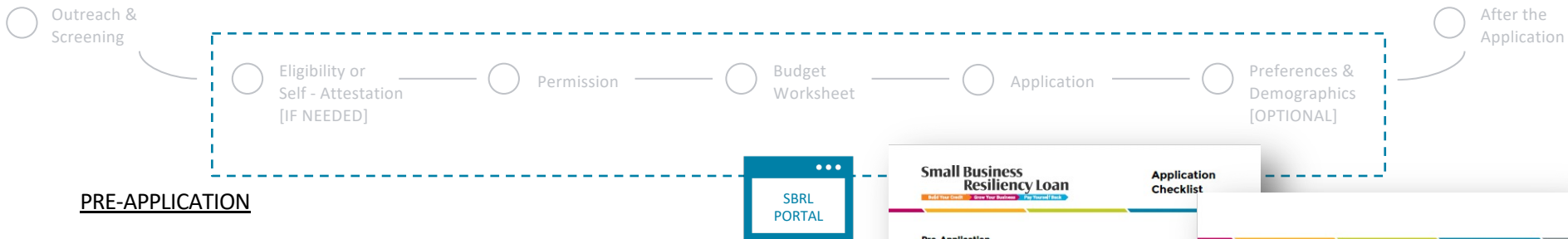
Confidentiality & SBRN/GoWest MOU



PROCESS REFRESHER



BEFORE YOU JUMP INTO THE APPLICATION PROCESS



PRE-APPLICATION

- I have determined the applicant is a good fit for the SBRL
- The applicant's business is NOT one of the following:
 - o Businesses suspended or disbarred by the federal government
 - o Licensed Cannabis Operations
 - o Businesses engaged in any socially undesirable activity or activity that may be considered predatory in nature, such as rent-to-own businesses and check-cashing businesses
 - o Businesses of a prurient sexual nature ("adult" businesses)
 - o Businesses primarily engaged in political or lobbying activities
 - o Businesses that restrict patronage for any reason other than legal requirements
- The business is located in Washington State
- The business employs 20 FTE employees or less
- I confirmed possession of or helped the applicant apply for a UEI
- I informed the applicant of the documents needed for the application appointment
 - o A valid/current Washington state business license or tribal license
 - o A valid/current certification of formation (for LLCs or corporations)
 - o A valid/current Washington ID/driver's license

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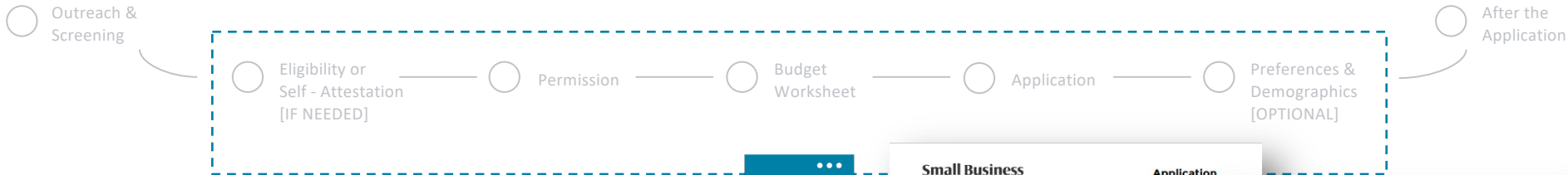
Application

- I have verified that all the document information is consistent a valid
- Actual document used to verify identity:
 - o Driver's license, state ID, passport etc. The application will require the SBRN partner to upload this document to the portal.
- Business License or Tribal License
- Unique Entity ID or confirmation that it is in process
- Social security number (SSN) or individual taxpayer identification number (ITIN) or employer identification number (EIN)
- Description of loan use

Post-Application

- I have supported the borrower in providing their UEI
- I have supported the borrower if they needed assistance in signing loan documents
- I have supported the borrower when/if their payments become delinquent on the loan
- I have supported the borrower as they exited the loan program
- I have followed up with the borrower upon the completion of the CBPP to continue TA support

BEFORE YOU JUMP INTO THE APPLICATION PROCESS



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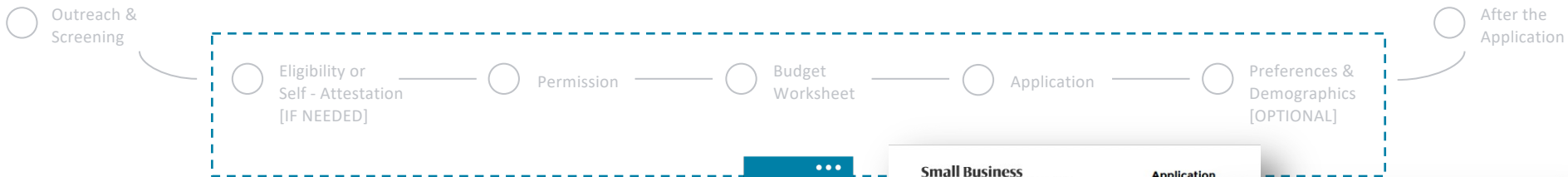
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Small Business Resiliency Loan

Build Your Credit

Grow Your Business

Pay Yourself Back

Login to continue

Email

Verify email

Small Business Resiliency Loan

Build Your Credit

Grow Your Business

Pay Yourself Back

Login to continue

Check your email and provide the pin below

Make sure to check your spam folder.

Resend pin

Continue

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Build Your Credit

Grow Your Business

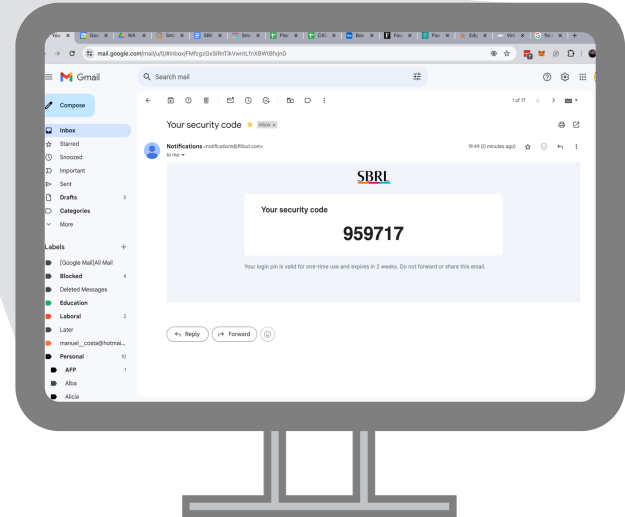
Pay Yourself Back

Login to continue

Check your email and provide the pin below

Make sure to check your spam folder.

Resend pin



Small Business Resiliency Loan

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Grow Your Business

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Login to continue

Check your email and provide the pin below

Make sure to check your spam folder.

Resend pin

Continue

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Small Business Resiliency Loan Eligibility

Please enter the primary address for your business AND WAIT for the result to load

410 Terry Ave N, Seattle 98109 WA

COVERED IN SESSION #2
“SCREENING TOOLS &
ELIGIBILITY/ATTESTATION”

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Self-Attestation

Legal name of Business Applicant:

First

Last

Instruction to Applicant

Applicants should consider this as one of many tools to help identify potential hardships associated with the coronavirus pandemic. This attestation can be a part of identifying potentially eligible small businesses. This attestation does not contain a definitive list of eligibility requirements. If you have been impacted by the coronavirus pandemic and cannot find your experience below, please describe it.

The applicant must retain all records including this document that back up its claim to eligibility for six years after receipt of funds. The Washington State Department of Commerce or the GoWest Foundation may request these records anytime within the six years; if the business is asked for documentation and does not produce it and cannot otherwise demonstrate eligibility, repayment of grant funds may be required.

Attestation)

By signing below, I confirm that my business or I was impacted by COVID-19 and I either could not start my business or experienced hardship in my small business due to the pandemic.

COVERED IN SESSION #2
"SCREENING TOOLS &
ELIGIBILITY/ATTESTATION"

Small Business Resiliency Loan

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Permission Form for Manuel Costa

Date: 2024-04-23

SBRN Partner: Manuel Costa with Costa LLC

Applicant intends to apply for a credit builder loan through the GoWest Foundation Small Business Resiliency Loan Program ("Program"). The SBRN Partner identified above ("SBRN Partner") will provide assistance to Applicant regarding the application process and may provide follow-up assistance and communication regarding loan repayment and administration. If Applicant qualifies to participate in the Program, Applicant's loan application will be assigned to a participating Credit Union ("PCU") that will be the lender.

Applicant authorizes the GoWest Foundation and PCU to use the application and any supporting documentation provided to determine Applicant's eligibility to participate in the Program and obtain a loan from PCU.

Applicant authorizes PCU to initiate a soft pull credit report inquiry prior to the closing of the loan, and periodically thereafter. A soft pull inquiry does not affect a person's credit score and this information will be used for evaluating the effectiveness of the Program and internal credit union requirements.

Applicant agrees that during the application process Applicant will be sharing certain non-public confidential information with SBRN Partner and GoWest Foundation. Further, as part of the Program PCU may share with SBRN Partner certain information pertaining to the performance of the loan, including, without limitation, loan payments, late payments, and payoffs. SBRN Partner agrees that it will share Applicant's information only with GoWest Foundation and PCU.

The Permission form fills in the name of the applicant and SBRN partner identified at Login (as well as today's date).

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Applicant authorizes the GoWest Foundation and PCU to use the application and any supporting documentation provided to determine Applicant's eligibility to participate in the Program and obtain a loan from PCU.

Applicant authorizes PCU to initiate a soft pull credit report inquiry prior to the closing of the loan, and periodically thereafter. A soft pull inquiry does not affect a person's credit score and this information will be used for evaluating the effectiveness of the Program and internal credit union requirements.

Applicant agrees that during the application process Applicant will be sharing certain non-public confidential information with SBRN Partner and GoWest Foundation. Further, as part of the Program PCU may share with SBRN Partner certain information pertaining to the performance of the loan, including, without limitation, loan payments, late payments, and payoffs. SBRN Partner agrees that it will share Applicant's information only with GoWest Foundation and PCU.

An electronic image or FAX copy of this authorization may be deemed to be equivalent of the original and may be used as a duplicate original.

What does the Permission say?

INDIVIDUAL Applicant Signature

CO-BORROWER Signature

Applicant Printed Name:

Co-Borrower Printed Name:

Small Business Resiliency Loan

Build Your Credit Grow Your Business Pay Yourself Back

Applicant authorizes the GoWest Foundation and PCU to use the application and any supporting documentation provided to determine Applicant's eligibility to

Please provide your signature below ✕

INDIVIDUAL Applicant Signature

Applicant Printed Name:

CO-BORROWER Signature

Co-Borrower Printed Name:

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Small Business Resiliency Loan

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Business Budget Review

Creating a budget for your business is an important step toward financial health! A budget provides a view into the future for your business, which will give you the information you need to make choices today that can lead you to achieve your goals. While nobody knows the future, a budget should represent a realistic view – not too optimistic and not too pessimistic – of all of the income you expect to generate and all of the expenses you expect to incur in operating your business, and it needs to be written down. Next, we'll walk you through that process.

We have either a high-level budget worksheet or a more in-depth option. Please select which is right for you.

Total Loan Amount

Loan Term (in months)

Simple Budget Worksheet

Detailed Budget worksheet

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COVERED IN SESSION #3
“BUDGET WORKSHEET”

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APPLICATION PROCESS

After you (the applicant) complete this application, GoWest Foundation will review it for accuracy and your eligibility for participation in the program. If you are eligible, GoWest Foundation will select a participating credit union lender and forward the application to that credit union. The credit union that makes the loan will be your lender.

Business Applicant Borrower Information

Legal Name of Business Applicant:
Manuel Costa

Application Date *

04/21/2024

Primary Office Address

Street Address

City

State

Zip Code

Business Mailing Address

Check here if your Business Mailing Address is the same as the Principal Office Address.

Street Address

City

Either the Primary Office Address or the Responsible Officer's Mailing Address (Certification of Business Ownership) must match with the one provided for the Eligibility process

Small Business Resiliency Loan

Build Your Credit → Grow Your Business → Pay Yourself Back

Street Address	City
<input type="text"/>	<input type="text"/>
State	Zip
<input type="text"/>	<input type="text"/>
Trade Name (if any)	Federal TIN/ITIN
<input type="text"/>	<input type="text"/>
Do you have your Unique Entity ID?	
<input type="radio"/> Yes	
<input type="radio"/> No, but I have applied already and will inform GoWest when I receive my number	
Business Phone Number	Email Address
<input type="text"/>	<input type="text"/>

If the business doesn't have a UEI yet, we can select the "No, but..." and inform GoWest when the number is received.

Business Organization Information

Business Type

Business Established (MM/DD/YYYY)	Ownership Since (MM/DD/YYYY)
<input type="text"/>	<input type="text"/>



Small Business Resiliency Loan

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Business Phone Number

Email Address

Business Organization Information

Business Type

Business Established (MM/DD/YYYY)

Ownership Since (MM/DD/YYYY)

Annual Gross Sales (Revenue)

Annual Expenses (including annual loan payments)

No. of FTE (Full Time Employees)

State of Organization

FTE Calculation
Total Full Time Employees +
(Total Part-Time Hours /
Standard Full-Time Hours) =
Total No. FTEs

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Small Business Resiliency Loan

Build Your Credit → Grow Your Business → Pay Yourself Back

Certification of Business Ownership

To help the government fight financial crime, Federal regulation requires certain financial institutions to obtain, verify, and record information about the beneficial owners of legal entity customers. Legal entities can be abused to disguise involvement in terrorist financing, money laundering, tax evasion, corruption, fraud, and other financial crimes. Requiring the disclosure of key individuals who own or control a legal entity (i.e., the beneficial owners) helps law enforcement investigate and prosecute these crimes.

Responsible Officer Information (the person who controls the business)

Officer Name	Position
<input type="text"/>	<input type="text"/>

Check here if your Officer Mailing Address is the same as the Principal Office Address.

Street Address	City
<input type="text"/>	<input type="text"/>

State	Zip
<input type="text"/>	<input type="text"/>

% Ownership *	SSN/TIN/ITIN
<input type="text"/>	<input type="text"/>

DOB	Type of ID
<input type="text"/>	<input type="radio"/> Driver's License
	<input type="radio"/> Passport

If the Responsible Officer is not 100% owner, the application will automatically ask for any other officers with over 20% ownership.

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State

Zip

% Ownership *

SSN/TIN/ITIN

DOB

Type of ID

- Driver's License
- Passport
- State ID
- Tribal ID

ID #

Issue Date

Exp Date

Responsible Officer Phone
Number

Email Address

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Below, please write in the amount of money you will be applying for and what you intend to use the loan for in your small business. Based on your budget worksheet, this (5,000) is the highest suggested loan amount recommended.

Loan Amount

Description of Loan Use

Important Notices & Disclosures

Important Information About Procedures For New Loan/Account. To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means to you: When you request a loan or open an account, your credit union lender will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Credit Report Authorization. You authorize your credit union lender to obtain credit reports on you at the time of application and periodically thereafter. The credit union lender may use this information to track changes in the credit profiles of program participants.

Certification and Execution Signatures

Certification of Information. On behalf of the applicant, each person signing below hereby certifies that the information contained in this application is presented for the purpose of obtaining credit, and is true, complete, and correct. We understand that the credit union lender is relying on this application, including

We encourage SBRN partners to share as much of the applicant's business and story as possible to describe the use of loan funds.

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Certification and Execution Signatures

Certification of Information. On behalf of the applicant, each person signing below hereby certifies that the information contained in this application is presented for the purpose of obtaining credit, and is true, complete, and correct. We understand that the credit union lender is relying on this application, including the Certification of Authority, in making a loan to applicant.

Certification of Authority

Each Responsible Officer and Owner signing below certifies they have completed and signed this Application within their authority under the terms of the Certification of Authority below.

Supporting Documents to Application

Certification of Authority

The Responsible Officer listed signing above certifies that at a meeting of the above named Applicant (or by other duly authorized action in lieu of a meeting), duly called and held, at which a quorum was present and voting, the Applicant Responsible Officer ("Authorized Parties") was authorized and empowered to act on behalf of the Applicant to carry out any of the actions described in the Agreements listed above.

Authority of Authorized Parties. The Applicant Responsible Officer listed above may enter into any agreements of any nature with Credit Union, and those agreements will bind the Applicant. The authority of Applicant Responsible Officer and any one (1) of Authorized Parties listed above to act on behalf of the Applicant specifically includes, but is not limited to, the authority to carry out any of the acts set forth below:

Borrow Money. To borrow from Credit Union, on such terms as may be agreed upon between any Authorized Party and Credit Union, such sum or sums of money as in their judgment should be borrowed, without limitation.

What do these Notices & Disclosures mean?



We are working on an “Application Walkthrough” document that share simple explanations for all the items and text in the Application.



Grant Security. To mortgage, pledge, hypothecate, or otherwise encumber and deliver to Credit Union, as security for the payment of any loans so obtained, any promissory notes so executed, or any other or further indebtedness of the Applicant to Credit Union at any time owing, however the same may be evidenced, any property now or hereafter belonging to the Applicant or in which the Applicant now or hereafter may have an interest, including without limitation all real property and all personal property of the Applicant. Such property may be mortgaged, pledged, hypothecated, or encumbered at the time such loans are obtained or such indebtedness is incurred, or at any other time or times, and may be either in addition to or in lieu of any property theretofore mortgaged, pledged, hypothecated, or encumbered.

Guaranty Indebtedness. To guaranty or act as surety for loans to other borrowers on such terms as may be agreed upon by the Authorized Party and Credit Union, in amounts which in their judgment should be guaranteed, without limitation.

Execute Loan Documents. To execute and deliver to Credit Union the promissory note or notes, on Credit Union's forms, at such rates of interest and on such terms as may be agreed upon, evidencing the sums of money so borrowed or any indebtedness of the Applicant to Credit Union, and also to execute and deliver to Credit Union one or more renewals, extensions, modifications, refinancings, consolidations, or substitutions for one or more of the notes, or any portion of the notes. To execute and deliver to Credit Union the forms of mortgage, deed of trust, pledge agreement, hypothecation agreement, security agreements, financing statements and guaranty agreements which may be submitted by Credit Union, and which shall evidence the terms and conditions under and pursuant to which such liens and encumbrances, or any of them, are given; and also to execute and deliver to Credit Union any other written instruments, any chattel paper, or any other collateral, of any kind or nature, which they may in their discretion deem reasonably necessary or proper in connection with or pertaining to the giving of the liens and encumbrances. Notwithstanding the foregoing, any one of the above Authorized Parties may execute, deliver, or record financing statements.

Negotiate Items. To draw, endorse, and discount with Credit Union all drafts, trade acceptances, promissory notes, or other evidences of indebtedness payable to or belonging to the Applicant or in which the Applicant may have an interest, and either to receive cash for the same or to cause such proceeds to be credited to the account of the Applicant with Credit Union, or to cause such other disposition of the proceeds derived therefrom as they may deem advisable.

Notice of Changes. We will notify Credit Union in writing at Credit Union's address shown above (or such other addresses as Credit Union may designate from time to time) prior to any (a) change in the name of the Applicant (b) change in the assumed business name(s) of the Applicant (c) change in the Authorized Parties, or (d) change structure or in any other aspect of the Applicant that directly or indirectly relates to any agreements between the Applicant and Credit Union.

Certification. Any and all acts authorized pursuant to these resolutions and performed prior to the passage of these resolutions are hereby ratified and approved, that these resolutions shall remain in full force and effect and Credit Union may rely on these Resolutions until written notice of their revocation shall have been delivered to and received by Credit Union. Any such notice shall not

FOR EXAMPLE

Explanation: The Responsible Officer and any of the Beneficial Owners can provide any property they currently own or will own in the future as collateral to the credit union for their business loan. This is not limited to one property, especially if multiple properties are required to equate the value of the loan.

acceptances, promissory notes, or other evidences of indebtedness payable to or belonging to the Applicant or in which the Applicant may have an interest, and either to receive cash for the same or to cause such proceeds to be credited to the account of the Applicant with Credit Union, or to cause such other disposition of the proceeds derived therefrom as they may deem advisable.



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Certification. Any and all acts authorized pursuant to these resolutions and performed prior to the passage of these resolutions are hereby ratified and approved, that these resolutions shall remain in full force and effect and Credit Union may rely on these Resolutions until written notice of their revocation shall have been delivered to and received by Credit Union. Any such notice shall not affect any of the Entity's agreements or commitments in effect at the time notice is given.

The Authorized Parties listed above are duly elected, appointed, or employed by or for the Applicant as the case may be, and occupy the positions set opposite their respective names; that the foregoing Resolutions now stand of record on the books of the Applicant; and that the Resolutions are in full force and effect and have not been modified or revoked in any manner whatsoever. We attest that the signatures set opposite the names listed above are their genuine signatures.

Indemnification of Credit Union. The Applicant and Authorized parties hereby indemnify the Credit Union and hold the Credit Union harmless from any and all claims or liabilities arising out of or in connection with the Loan and the Credit Union's acts or omissions in reliance upon the certifications and directions of The Applicant and Authorized Parties.

Legal Name of Business Applicant

Manuel Costa

Date

04/21/2024 

Signature

 Add signature

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FOR EXAMPLE

Explanation: The Responsible Officer and any of the Beneficial Owners will notify the credit union in writing if any item on the list changes.

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SBRL Program Preferences for: Manuel Costa

Indicate if any of the below restrictions apply to you:

- I require service from an institution that can lend to ITIN holders.
- I require services from an institution that can provide products and loans to tribal-member owned businesses.

Credit Union Relationship

If you already have a positive banking relationship with one of the listed Credit Unions please indicate by selecting it from the list below

- I do not want to work with one of the listed Credit Unions

Language Preference

- I prefer to speak a language other than English

Program Specific Questions

Do you have a bank account for your business?

- Yes
- No

Have you applied for loans in the past?

- Yes
- No

What is your credit score?

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The Next Section is a Voluntary Demographic Information Survey

Please provide the applicant with privacy to complete the questions or guide them through the questions with sensitivity.

Thank you!

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Voluntary Demographic Questions

The Small Business Resiliency Loan program is a pilot, which means we are trying something that hasn't been done before. To help us understand whether the pilot is effective at supporting the small businesses and entrepreneurs for which the pilot was created, please respond to the following questions.

Your responses to these questions are **voluntary** - you do not have to answer any question in this section that you do not want to answer. Answering these questions does not affect your ability to access this loan program or future resources.

The following questions are asked to enable comparisons of anonymous responses across individuals and groups in order to understand the different experiences of people with different identities. We believe it is important to ask about these intersecting identities in case individuals from certain groups are having substantively different perceptions and experiences compared to individuals from other groups.

Data collected will be used to tell the story of businesses served by this program and to seek additional funds for a permanent program. Data will be aggregated and presented so that no individuals will not be identifiable from the results that are shared.

Please answer the following questions to the best of your ability.

Gender: Please select all that apply

Do you identify as a member of the LGBTQ2S+ community?

Do you identify as a person who has a disability?

Are you a veteran of any United States military branch?

Do you identify as a person who has a disability?

Are you a veteran of any United States military branch?

Are you a returning citizen or person who has exited the justice system?

Race: Please check all that apply

Ethnicity: Please select all that apply

Please identify your ancestral homeland(s)

US Citizenship and Immigration Status- Please select the one that applies to you

Which of the following describes your current living situation?

Including you, how many people live in your household?

How many generations live in your household?

What language do you mainly speak at home?

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Please review your submission.

Update any relevant information as needed.

	Edit
First	Manuel
Last	Costa
The impact was:	Unanswered
Signature	Unanswered
Date	Apr 23, 2024
Printed Name	Unanswered
Title of Person Signing (for organizational applicants only)	Unanswered

	Edit
INDIVIDUAL Applicant Signature	Unanswered
CO-BORROWER Signature	Unanswered
Applicant Printed Name:	Unanswered
Co-Borrower Printed Name:	Unanswered

	Edit
Select Loan Amount	Unanswered
Loan Term (in months)	Unanswered
Untitled MultipleChoice field	Simple Budget Worksheet

I do not want to work with one of the listed Credit Unions	Unanswered
I prefer to speak a language other than English	Unanswered
Do you have a bank account for your business?	Unanswered
Have you applied for loans in the past?	Unanswered
What is your credit score?	Unanswered

[Edit](#)

Gender: Please select all that apply	Unanswered
Do you identify as a member of the LGBTQ2S+ community?	Unanswered
Do you identify as a person who has a disability?	Unanswered
Are you a veteran of any United States military branch?	Unanswered
Are you a returning citizen or person who has exited the justice system?	Unanswered
Race: Please check all that apply	Unanswered
Ethnicity: Please select all that apply	Unanswered
Please identify your ancestral homeland(s)	Unanswered
US Citizenship and Immigration Status- Please select the one that applies to you	Unanswered
Which of the following describes your current living situation?	Unanswered
Including you, how many people live in your household?	Unanswered
How many generations live in your household?	Unanswered
What language do you mainly speak at home?	Unanswered

[← Back](#)

[Submit](#)

Small Business Resiliency Loan

Build Your Credit → Grow Your Business → Pay Yourself Back



Thank you

You have successfully submitted your Small Business Resiliency Loan Application.
Please check your email confirmation for next steps.





CONFIDENTIALITY

- Confidentiality: We will soon share with SBRN partners a document called a Memorandum of Understanding (MOU), which details the commitments GoWest makes to SBRN partners and vice versa. This will include adherence from all parties to strict data privacy and security protocols.
- Secure Records: We must make an effort to maintain secure and compliant recordkeeping procedures.
- Data Protection: Industry-standard protocols safeguard your PII (data in transit & data at rest).



BEST PRACTICES IN PROTECTING DATA

- Do not allow anyone else to log in to the application portal using your email address
- Limit what is printed or written down, especially if that physical record includes:
 - Names
 - Personal identity numbers (such as SSN/ITIN/Driver's License)
 - Date of birth
- Keep all physical records under your personal control and stored in a secure location
- Pay attention to the environment around you to ensure others can't see or hear personal data when it is shared