


CAPITAL GOOD FUND – IMPACT LOAN CHEAT SHEET

1. Coaches, please be sure to check the “CGF Impact Loan Referral” within the Financial Coaching Session touchpoint.

What did you work on today?

- Debt reduction
- Improve credit
- Create and follow budget
- Increase savings
- Stabilization
- Emergency resources
- Small dollar loan referral
- Other

THE IMPACT LOAN RANGES FROM \$300-\$1500, AND HAS A TWELVE-MONTH REPAYMENT TERM* WITH A SPECIAL 90-DAY DEFERMENT PAYMENT START DATE AND 5% APR; THERE IS ALSO EXPEDITED LOAN APPLICATION REVIEW [3-5 BUSINESS DAYS.]



What did you work on today?


- Debt reduction
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- Small dollar loan referral
- Other

Small dollar loan referral:

- Fresh Start loan
- CGF
- Esusu
- Oportun

Referral actions:

- Shared link to loan application (https://financial-coaching-resources.weebly.com/uploads/4/6/3/7/46373843/small_dollar_loan_cheat_sheet.pdf)
- Answered questions about application and/or loan
- Started application together
- Completed application together
- REQUIRED:** Created at least one goal TouchPoint in ETO



2. Client must:

- Have a bank account or an [approved pre-paid card](#)
- Reside in Rhode Island, Florida, Massachusetts, Delaware, Illinois, Texas or Colorado
- Have an income

3. CGF will need the following documents after clients submit their application:

- Two months' bank or prepaid card statements
- Proof of purpose of loan (examples: copy of bill, note from mechanic, apartment listing, etc.)
- Copy of government-issued ID
- Voided check or prepaid card with ACH features
- We may ask for additional documents after you apply

SCROLL DOWN FOR STEP-BY-STEP INSTRUCTIONS + LINKS

1. Go to the Capital Good Fund Website, <https://capitalgoodfund.org/en/>, and click on “LOANS.”



2. Once you have clicked on “LOANS,” click on “Impact Loans.”

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LOANS

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If you need money, but have less-than-perfect credit, there's no better option than a loan from Capital Good Fund. We offer a variety of loan products to help you out in a pinch. We're more flexible than banks and won't rip you off like cash advance/payday lenders. You've just found your place for easy, honest, affordable loans.

[Apply Now!](#)

Not sure if you qualify? [Use our Eligibility Check!](#)

WHICH LOAN IS RIGHT FOR ME?
 Our loans can be used for a bunch of different things. Whether you need to repair an auto, pay for a computer, cover the costs of immigration, pay the security deposit for an apartment, or just need a quick cash boost, we've got you covered! We currently offer the following loans:

[CHAT!](#)

Send us an email! An operator is not available at this time.

<https://capitalgoodfund.org/en/index.php?/loans/impactloan>

3. Click the, “Apply Now!” button.

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IMPACT LOANS by Capital Good Fund


[Apply Now!](#)

Not sure if you qualify? [Use our Eligibility Check!](#)

We know how difficult it can be to make ends meet, especially when faced with an unexpected crisis. We make the loan process as easy as possible. And although we do review your credit profile, there is no minimum FICO requirement. In addition, there are absolutely **ZERO** application or closing costs!

Our goal is to help families address their financial needs without having to turn to predatory lenders, who can charge over 300% interest rate in some states.

You can use an Impact Loan for a variety of purposes, including paying rent or security deposits, auto repairs, covering the cost of utilities, medical expenses, technology purchases (laptop, tablet, etc.) and more.


\$300 to \$1,500 • 12% Annual Percentage Rate
 No closing fee or down payment. Monthly repayment over 15 months. Example Lifetime Cost: A \$1,000 loan costs \$1,081.86. [How much is my monthly payment?](#)

WHAT DO I NEED TO APPLY FOR A LOAN?
 You must:

[CHAT!](#)

Send us an email! An operator is not available at this time.

4. It will take you to the official application, <https://capitalgoodfund.tfaforms.net/4975927> - you may send this link directly to your clients if they wish to apply straight away.



C A P I T A L Good Fund

Loan Eligibility

You're on your way to financial health! Please read the following to see if you meet our basic requirements:

	Yes	No
I owe past-due child support that is mandated by a court. *	<input type="radio"/>	<input type="radio"/>
I have a past-due mortgage. (If you rent, respond "No") *	<input type="radio"/>	<input type="radio"/>
I am actively undergoing bankruptcy, or seeking to file for bankruptcy. *	<input type="radio"/>	<input type="radio"/>
I have an active source of income right now. *	<input type="radio"/>	<input type="radio"/>
I currently live in one of the following qualifying states and can provide proof of address: - Rhode Island - Florida - Delaware - Massachusetts - Illinois - Texas - Colorado	<input type="radio"/>	<input type="radio"/>