

# Fresh Start Loan cheat sheet

**Application Portal:** <https://www.figloans.com/community-loans/foundation-communities>

## Client may qualify if they:

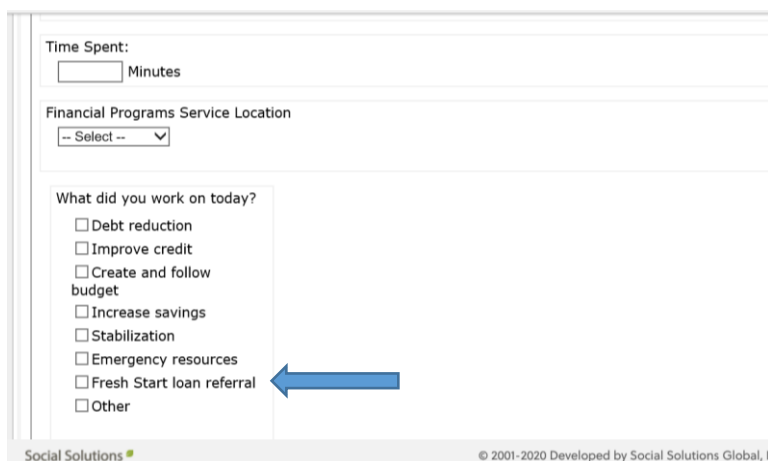
- ✓ Are working toward goals with a Financial Coach\*
- ✓ Currently have payday and/or title loans with a total balance up to \$1,000
- ✓ Have a valid Social Security number
- ✓ Have a checking account that they use regularly (not a prepaid debit card)\*\*
- ✓ Have online banking set up with their bank or credit union
- ✓ Have regular take home pay

*\*A client is considered to be “working toward goals with a Financial Coach” if they have at least one active goal touchpoint in their ETO profile that has action steps to be completed. Capturing clients’ goals and action steps is particularly important for Fresh Start Loan applicants.*

*\*\* Right now, we do not to underwrite prepaid cards since we've found that prepaid cards are unreliable to pull scheduled payments from, potentially harming the client’s financial health rather than helping it. However, if a long-term client uses a pre-paid card, we may consider giving it a try. Many residents of our Single Resident Occupancy units receive Social Security on a prepaid debit card called [Direct Express](#).*

**Appointment Plus:** When scheduling an appointment with a client who is interested in Fresh Start Loan, choose the “Fresh Start Loan Application” add-on service in Appointment Plus. This will help us compare how many clients intended to apply and how many actually did.

**Indicate the referral in ETO:** In the **Financial Coaching Session** touchpoint, under “What did you work on today?” check Fresh Start loan referral, then choose the method that best describes the referral.




Time Spent:  
 Minutes

Financial Programs Service Location  
-- Select --

What did you work on today?

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

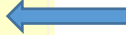
Social Solutions  © 2001-2020 Developed by Social Solutions Global, Inc.

What did you work on today?

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

Fresh Start loan referral:

- Shared link to loan application (<https://www.figloans.com/community-loans/foundation-communities>)
- Answered questions about application and/or loan
- Started application together
- Completed application together



**Terms and Explainers:** Find the terms that the client agrees to, along with simplified explanations of those terms on the [resource page](#). The explainers are ***not intended to be shared with clients***. Clients agree to the full, original terms. The explainers are there as a resource to help you understand the terms, and explain them to the clients if needed.

### Questions?

For questions about the program:

Alexa Calderon  
Financial Wellness Program Coordinator  
Foundation Communities  
[Alexa.Calderon@foundcom.org](mailto:Alexa.Calderon@foundcom.org)  
512-677-9249

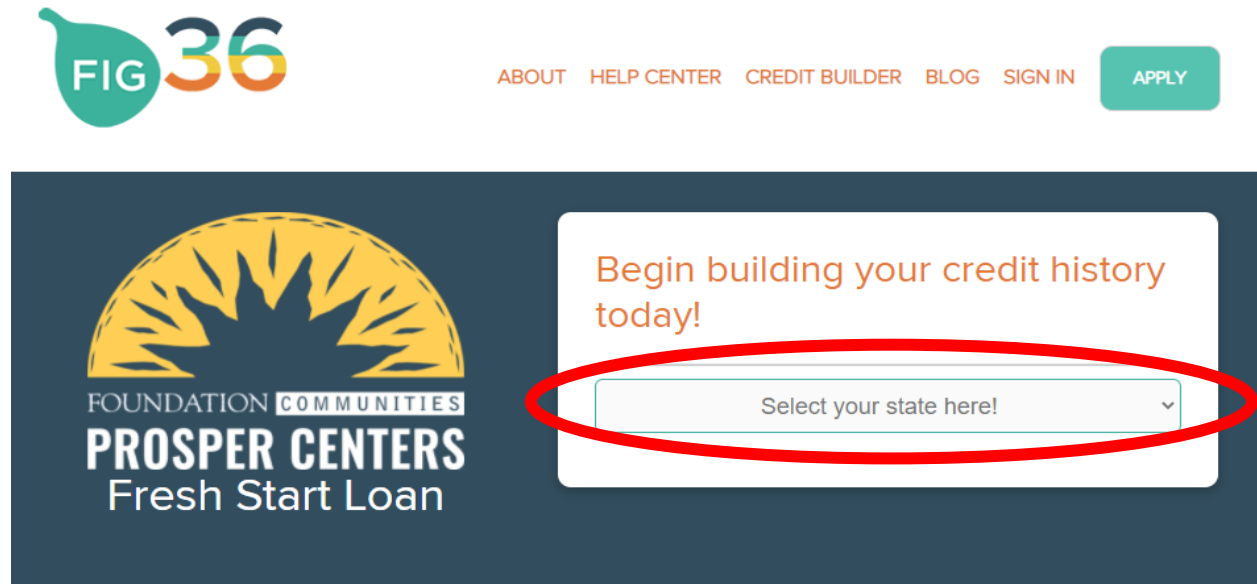
For application portal tech support:

[service@figloans.com](mailto:service@figloans.com)

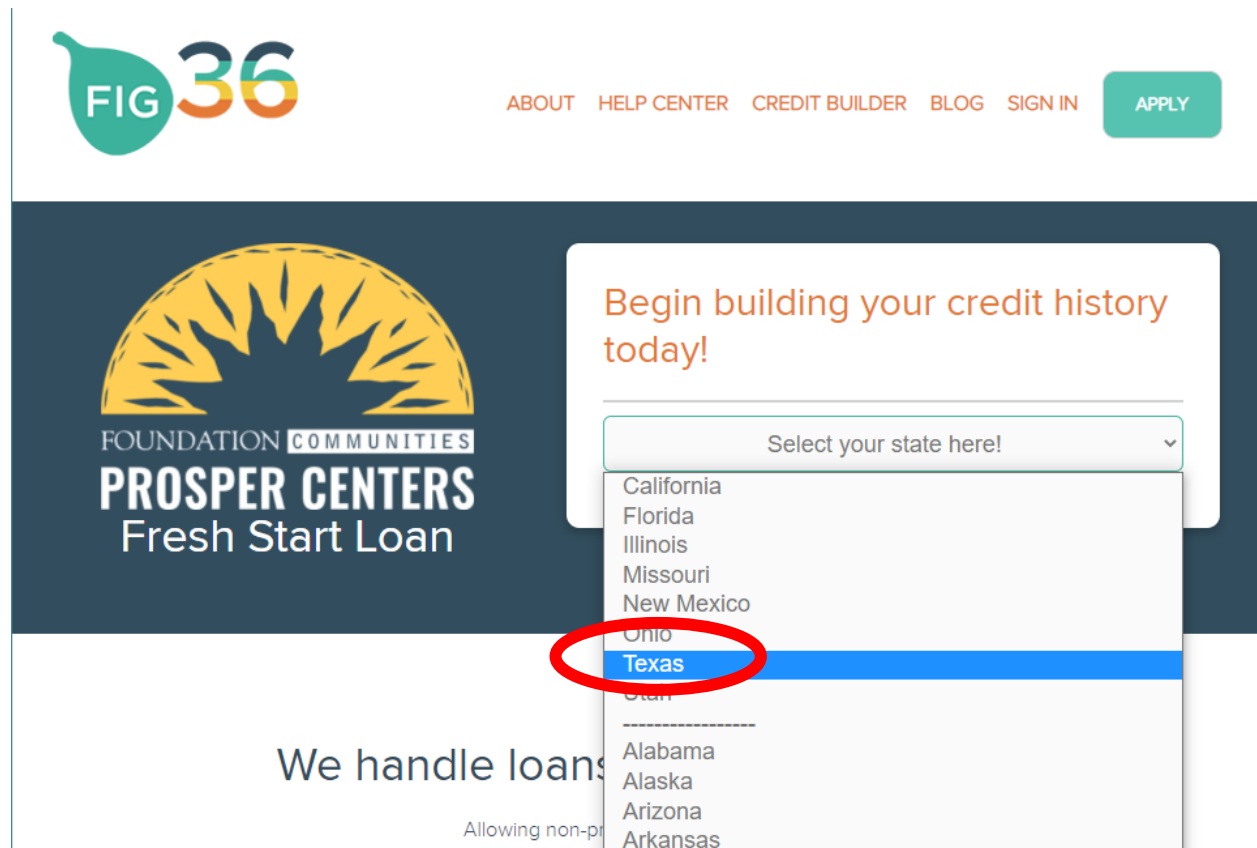
# PLEASE SCROLL DOWN FOR STEP-BY-STEP INSTRUCTIONS

**Detailed Instructions:**

1. Please click on “select your state here!,” NOT the “apply” button on the right-hand corner of the screen.



2. Select Texas.



3. Click on the **orange apply now**.



[ABOUT](#) [HELP CENTER](#) [CREDIT BUILDER](#) [BLOG](#) [SIGN IN](#)

[APPLY](#)



**PROSPER CENTERS**  
Fresh Start Loan

Begin building your credit history today!

Texas

Loan Amount

A horizontal slider control for the loan amount, with a teal bar and a white knob.

\$300

\$1,000

Original Loan

\$950

Repayment Length

4

Monthly Payment

\$255.58

APR  
36.00%\*

**APPLY NOW**

[Notices and Rate Disclosures](#)

4. Finally, you are taken to the **Foundation Communities** Fresh Start application!

Welcome to Fig Loans,  
The Honest Lender

Your loan of \$950 over 4 months in Texas [EDIT](#)

1 2 3 4 5  
Registration Disclosures Personal Information Secure Information Accept

Step 1: Registration  
[Already Have an Account](#)


Email Address

Password Confirm Password

For your security, your password must contain at least 8 characters and include 1 letter and 1 number. "welcome!" is an example of a valid password.

Please select the volunteer financial coach assisting you with this application using the drop down below.

Select your Volunteer Coach

I'm not a robot  reCAPTCHA  
Privacy - Terms

SUBMIT