

# Small Dollar Loan Cheat Sheet

*This document will help you determine which affordable, safe loan options are best for your clients.*

## For Rental Assistance

**Esusu Rent Relief:** This loan is for rent relief, for eviction prevention, for up to 3 months, for a maximum of \$5,000. It has a 0% interest, and the term length to repay must be 12 months. It takes 4-6 weeks for a decision to be made and the payment is sent directly to property management. To be eligible, clients must live at a property enrolled in rent reporting [Buckingham, Cherry Creek, Daffodil, Sierra Vista, Sierra Ridge, M Station, Vintage Creek, The Jordan, Homestead Oaks, and Cardinal Point.] Additionally, they consider financial need, rental delinquency history, verification of bank account, and identity verification [regardless of immigration status.] This loan does not run a credit check nor build credit. You may apply [here](#) and our code is FC23.

## For Payday/Title Loan Relief

**Fresh Start Loan:** This loan is for payday/title loan debt relief for up to \$1,000. It has a 36% interest rate, and the term length to repay is 4-12 months. It takes 2-3 business days for a decision to be made and the payment is sent directly to the client's bank account. To be eligible, clients must be working with a financial coach and have a valid SSN, online banking set up [not a prepaid debit card], and regular take home pay. This loan does not run a credit check and does build credit. You may apply [here](#).

## For Financial Relief

**Capital Good Fund Impact Loan:** This loan can be used for paying rent or security deposits, auto repairs, covering the cost of utilities, medical expenses, technology purchases (laptop, tablet, etc.) and more. This loan is for up to \$1,500. It has a 12% interest rate, and the term length to repay is 15 months. It takes 3-5 business days for a decision to be made and the payment is sent directly to the client's bank account. To be eligible clients must have an income, reside in TX, have a bank account or prepaid debit card. This loan will not run a credit check and does build credit. You may apply [here](#).

**Oportun Personal Loan:** This loan can be used to pay for anything such as: home improvements, car repairs, rental deposits, medical bills, vacations, or unexpected expenses. This loan can be for up to \$10,000 with a 700-850 credit score or up to

\$6,000 with a 399-699 credit score. It takes one business day for a decision to be made and the payment is sent directly to the client's bank account. Its interest rate won't go any higher than 35.99%, depending on your credit score, and the term length to repay can be 12-53 months, depending on your credit score and loan amount. This loan will run a soft credit check and does build credit. You may apply [here](#).