



Loans Plus Program :

- ↻ 12-15% APR (never higher!)
- ↻ Financial education **AND CREDIT ESTABLISHMENT!**
- ↻ No roll -overs. Payment plans up to 3 months
- ↻ Same day cash!
- ↻ Referrals to offer long term solutions!

In order to apply, you will need 1) your most recent checking account statement (with no NSF or overdrafts), 2) Delaware DMV issued photo ID or passport, 3) a current utility bill (electric, water, sewer, cable or home phone), 4) most recent paystubs, and 5) your checkbook!

Typical Payday Lender :

- ↻ 365-1,230% APR (or higher!)
- ↻ No financial or credit education
- ↻ Lump sum repayment or interest only roll -overs
- ↻ Same day cash!
- ↻ No long term solution!