Quick Loan & Pawn Shop Instructions

* You will collect a transportation ticket from each person as soon as they arrive.
* Ask each person to see photo ID- listed on their Life Card. If no photo ID, you cannot help them.

Quick Loan

* A person may decide to apply for a loan on their own or a Home Card will tell them to apply. You can check this by looking in the “Home Cards” section on their Life Card. Place a  in the appropriate box in the Home Cards section to show they followed up on their home card.
* Taking out a loan is optional, but if they do, place another check in the same box each time they make a payment.
* They must fill out the application. If someone is in line behind them they need to get back in line to turn the form in.
* They will only be approved if they are employed.
* They can only borrow up to the amount of one paycheck. This is $320 for full time employees and $120 for part time employees.
* They will have to pay back 1 and ½ times as much as they borrowed. So, take the amount they borrow plus half the amount they borrowed and this is their total amount to repay.
* They must pay it back in 4 equal weekly installments beginning the following week. Mark on their Life Sheet if they make a payment. If they decide on their own to apply (no home card) you will have to write this on their Life Sheet in any open space.

Pawn Shop

* Some participants have action cards in their packets of items they can pawn. These items have a dollar value on them. Always pay **half** the amount on the card.
* Make sure you collect the pawn card when you pay the person.

\*\*\*On the participant’s Life Cards:  represents a good transaction

**X** represents a negative transaction

**\*\*\*Please use the dry erase marker to mark on the Life Cards.**

**Quick Loan & Pawn Box Inventory**

Please verify that all items are in your box.

Contact a facilitator if anything is missing

Ink Pen

Dry Erase Marker x2

Sticky pad for taking notes

Money Tray

Start-up money

Loan Applications

Name display for table

Calculator

Instructions

Sample Life Card (1 of 6 different ones)



The following are your living expenses and court ordered appointments:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Cost | 1st week | 2nd week | 3rd week | 4th week |
| Probation | $30/month |  |  |  |  |
| Treatment | $15/visit |  |  |  |  |
| Food | $25/week |  |  |  |  |
| Rent/Utilities | $500/month |  |  |  |  |
| Child Support | $200/month |  |  |  |  |
| UA Test(s) | $5/test |  |  |  |  |
| AA/NA | Free |  |  |  |  |
| GED Class | Free |  |  |  |  |

You have the following ID: State ID  Birth Certificate  S.S. Card 

Housing situation changes:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Check in at Career Center weekly to look for full time employment.**

Career Center:

|  |  |
| --- | --- |
| Week 1 | Week 2 |
| Week 3 | Week 4 |

Home Cards:

|  |  |
| --- | --- |
| Week 1 | Week 2 |
| Week 3 | Week 4 |

Transportation Ticket

If they present a “Home Card” mark that they completed what it said.

All 3 boxes must be checked