



The Hebrew Free Loan Association of Pittsburgh is a nonprofit that supports financial stability and advances opportunities for people in our region by providing interest-free loans.

An interest-free loan is a smart financial decision.

Loans are between the applicant and the organization and can supplement other financial aid.

- Remain self-sufficient and maintain dignity.
- Accomplish goals with a sense of independence.



Hebrew Free Loan Association Pittsburgh

- Interest-free loans (0% interest) up to \$10,000
- For tuition, buying or fixing a car, home improvement, credit card consolidation, small business expenses, adoption/fertility, legal fees, life cycle events, etc.
 - Open to residents of Allegheny, Beaver, Butler, Westmoreland, Washington and Armstrong Counties, regardless of religion (nonsectarian)
- Proof of income that is less than twice the Area Median Income required (*i.e. single person can earn up to \$132K and qualify; family of 4 up to \$189K*)
 - Most loans require a credit score of 670+ or a cosigner (cosigner is a resident of PA with a credit score of 670+)

Application online at www.hflapgh.org

- Free financial coaching sessions available at JFundsPgh.org/financialcoaching



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1. Online application is completed at www.hflapgh.org.
2. Follow up by HFL Intake & Application Coordinator with applicant and cosigner.

***** For tuition, applicant may be the student and parent/guardian can be the cosigner.***

1. Applicant is scheduled to meet with a Loan Committee via Zoom or in-person on a Tuesday eve.
2. Committee talks with applicant and discusses application, and then approves or denies the loan during the meeting. If approved, a check is cut as soon as all signatures are obtained (that night if in person, or usually within a week if via Zoom).
3. Repayment plan is set with monthly payments for 24-36 months.
4. Borrowers are welcome to apply for a new loan after a loan is paid off.

Unique for tuition loans, a borrower can apply for additional tuition loans up to 3 consecutive years of tuition loans at one time.

Confidential, quick, friendly, and respectful.



Hebrew Free Loan
Association Pittsburgh

Visit our website for information and to apply at www.hflapgh.org.

For any other questions, please contact:

Amanda Hirsh, Executive Director

ahirsh@hflapgh.org

412-212-6822 (text or call)

(she/her)

Dylan Knapp-Scott, Intake & Loan Application Coordinator

info@hflapgh.org

412-212-8682

(they/them)

Hebrew Free Loan Assn. of Pittsburgh * 4905 Fifth Avenue, Pittsburgh, PA 15213 * (open by appointment only)