



The School District of DeSoto County has partnered with BMG Money's **loansatwork** program to help you with unexpected expenses.

Loans-at-work offers **reliable, affordable on-line installment loans** to help if, and when you need them. You can access this benefit at any time, regardless of your credit history.

BMG Money developed Loans-at-work to help alleviate your stress when faced with costs you didn't see coming—like auto repairs, home improvement, medical/dental bills, emergency travel and payday/high-cost loans, etc.



Eligibility Active Full-time Employees with at least 1 year of continuous employment and a personal checking account. No credit history required.

This is an exclusive offer for School District of DeSoto County employees.

Questions support@bmgmoney.com / 1.800.316.8507

Sign up at
loansatwork.com now



loansatwork

How do I apply for a loan?

Three simple steps that take just a few minutes:

1. Register and create a username (your email) and password at loansatwork.com
2. Verify your personal phone number, email address, and personal/employment details
3. Enroll. Select your loan amount, and review the repayment schedule and costs before signing on-line to complete your loan application

What information do I need to apply?

- Email address
- Mobile phone number
- Employee ID
- Personal checking account information
- We may also need a copy of your pay stub

How does BMG Money determine if I can get approved for a loan?

We look at your employment details to determine your loan amount and approve you. You decide how long you need to pay back the loan and the rate is fixed*. That's it. As a socially-responsible lender, our goal is to deliver the best possible unsecured loan alternative that is still within your ability to repay. You don't have to take the full amount that you're eligible for and may apply for less.

- Loans start at \$500
- 6-month to 2-year loan repayment terms
- 23.99% fixed interest rate*

How will I know you've received my loan application?

Once you apply, you'll receive an email notification including a copy of the signed loan documents. These signed loan documents are also available for you to review or download any time you log into your account.

How long will it take to get the money once I'm approved for a loan?

The money will be deposited directly into your personal checking account within 1-2 business days. Equal installment loan repayments then will be automatically deducted from your wages.

How do I repay the loan?

Through payroll deductions. You can make additional payments any time, and there is never a penalty for early repayment.

What happens if I leave my employer and I still owe money on my loan?

If payroll deductions are no longer available, together we'll arrange for an alternative method of repayment, such as recurring ACH debits from your checking account.

Why is loansatwork a better alternative?

- High-cost payday loans can cost you 10-times as much, or even more
- 403(b)/457/401(k) loans can deplete your retirement savings
- Credit card cash advances usually have higher fees and interest rates, and pay back can take years

Sign up now!

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*Fixed simple interest rate: 23.99% per year; one-time fee of \$25.00 added to loan. For example, for a \$3,000 loan repaid in 52 bi-weekly installments over two years, the APR will be 25% and the approximate bi-weekly payroll deduction payment will be \$77 (assumes a loan execution date of 06/25/2020). Other terms and conditions apply, and your loan may vary depending upon your loan execution date, actual payroll deduction schedule, etc. Not all applicants will qualify for a loan.

Loan is based on an agreement between the borrower and BMG Money, Inc. The School District of Desoto County is not responsible for any financial aspects of loans-at-work.