

NEED FINANCIAL HELP? WE'RE HERE FOR YOU.

0%-Interest Loans for NYC, Westchester, & Long Island Residents

Medical Expenses • Overdue Bills • Moving Costs • Credit Card Debt
Car or Home Repairs • Child Care • Lifecycle Events • Basic Necessities



“THANKS TO HFLS, I WAS ABLE TO PAY FOR BASIC LIVING EXPENSES LIKE FOOD AND RENT. I AM SO GRATEFUL TO HFLS FOR MAKING THIS POSSIBLE.”

— ACCRA, HFLS BORROWER

Loans may be used for any expense or purpose

Repayments of \$250-\$300 per month

BORROW UP TO
\$7,500
INTEREST-FREE



**FOR MORE INFORMATION AND TO APPLY,
VISIT [HFLS.ORG/GENERAL](https://hfls.org/general)
OR EMAIL [LOAN@HFLS.ORG](mailto:loan@hfls.org)**



Applicants must meet HFLS income limits for their household size and identify one qualified guarantor; visit [HFLS.org/How-To-Apply](https://hfls.org/How-To-Apply) for eligibility details. Loans are subject to approval based on an applicant's financial need, loan purpose, and other considerations.

HFLS is a non-sectarian lender, serving applicants regardless of their religion or immigration status.

