



PLANTING SEEDS. GROWING OUR COMMUNITY.



HFLA EMPOWERS PEOPLE TO HELP THEMSELVES

HFLA is the only nonsectarian interest free lender supporting all Northeast Ohioans with a genuine need and an ability to repay. We help people overcome financial hurdles, pursue education, and contribute to the economic development of our community. In most cases, HFLA is the only source of support and makes the difference between success and failure for our clients.

With more than a 97% repayment rate, the funds that the community invests in HFLA are recycled again and again, solving problems for generations. And it works: over 26,000 lives have been transformed through HFLA's loans.

TYPES OF LOANS

- Education – higher education, vocational school, technical school
- Standard – car loans, repairs, utilities, tax liens, escape predatory lenders, other needs on a case by case basis
- Business – New entrepreneurs, equipment, other needs
- Emergency – up to \$500 on a case by case basis



Haditha's loan from HFLA enabled her to purchase a car and get to work in order to support herself and her sons.

HOW THE PROGRAM WORKS

We use interest free loans to help people overcome financial hurdles, pursue education, and contribute to the economic development of our community.

- Loans are up to \$10,000, have a term of one to three years, and are repaid in monthly, interest free installments.
- We look at meeting a genuine need, ability to repay, co-signers, and the integrity of the client.
- Loan applications are typically considered in less than two weeks.
- Emergency loans under \$500 can be considered same-day.



"The loan received from HFLA was the help I needed to prevent a downward spiral toward a financial crisis. The work you do on behalf of those in need is commendable. I would almost change the name to 'guardian angels,' thank you for being mine."

~ L.J.

CONTACT US

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We can't thank HFLA enough for helping us achieve our dreams of having our own dance studio!"

Ilia & Maria Volokh, WHYM Studio