



Society of

**St. Vincent de Paul**  
NORTH TEXAS

### **Mini Loan Program Guidelines for Emergency Loan**

The purpose of an Emergency Loan is to provide an alternative to a payday/auto title loan.

Expenses considered for an Emergency Loan include:

- Automobile repairs
- Urgent home repairs
- Major home appliances
- New apartment deposits
- Medical bills
- Family funerals
- Additional uses will be considered on a case-by-case basis
- A retroactive loan will be considered for a qualifying emergency expense paid within the past 60 days. In such case, the loan money will not be given directly to the applicant, but will be used for some of their monthly bills (rent, mortgage, utilities, etc.). A receipt for the expense no older than 60 days must be submitted.

Proof of the emergency need is required. Loan money will not be given directly to the applicant.

Loan amounts are the same as for MLP payday/title loan conversions:

- \$500–\$2,500 with district representative approval
- \$2,500–\$4,000 with approval of majority of MLP committee

All other MLP guidelines remain in effect for Emergency Loans.

Questions about Emergency Loans can be directed to Louise Bland at 214-520-0650, ext. 116, or [louise@svdpdallas.org](mailto:louise@svdpdallas.org).