**Contra Costa Council Microloan Program steps:**

1. In the coarse of a home visit, Vincentians determine that the neighbor would be a good candidate for a loan:
   * Enough income to make monthly payments
   * Stable income and housing
   * Willing/interested in improving their financial situation
2. Call Loan Committee for a Loan Mentor to follow-up visit for coaching and assessment.
3. Loan Committee approval based on criteria in #1.
4. Neighbor goes to the credit union to complete forms and check is issued.

**Call or email to start the process:**

* Anne Crisp: Annecrisp@yahoo.com or (925)787-0857
* Ron Costanzo: Rcostanzo@astound.net or (925)487-4986
* Joyce Ohanesian: Joy1936@comcast.net or (925)513-7124
* Shawnna Costanzo: Shawnna57@gmail.com or (925)200-5952