**Examples of funded loans**

1. Single mother with children

**Need**: partial help with deposit for apartment with better commute and to escape home with mold impacting children with sensitivity and possible health related issues.

**Budget**: sufficient to make loan payments.

**Stability & repayment indicators:**

* Had 7 year relationship with a Conference without a request for assistance in more than five years.
* Employed for 11 years with the same company with increasing responsibility and wages.
* $36 per hour wage with opportunity to do additional hours – had done that in the past
* Had rent money and only needed help with part of the deposit.
1. Couple with four children

**Need**: partial help with deposit and moving expenses for new home. Health and challenges of the couple’s parents took a temporary toll on the family’s finances while supporting them, the breadwinner also took time away from work.

**Budget**: income well beyond their expenses

**Stability & repayment indicators:**

* Six paystubs showing their income
* Automobile loan is up to date
* No other debts
* They had a spreadsheet with details of their fixed monthly expenses: value and date due
* Had rent money and only needed help with the deposit and moving expenses.

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**Examples of candidates not risk we want to take**

1. Single mom with teenage son

**Need**: past due rent more than two months past due.

**Budget**: income $2800 and fixed expenses $2245 with estimates of food, utilities, laundry, hygiene, transportation at $495 with only $60 remaining

**Stability & repayment indicators:**

* $6000 behind on rent
* Used Seasons of Sharing earlier this year.
* Was unemployed and recently went back to work.
* 75% of income is for rent
* Not much room for variable expenses