Ahead Lending requirements checklist

Tick every box before you apply. One “no” usually means a decline.

Eligibility rules

- [ ] Age 24 or older
- [ ] W-2 employment (no self-employed, 1099, gig or cash income)
- [ ] Wages paid by direct deposit into your checking account
- [ ] Net monthly income of $1,500 or more
- [ ] Checking account open 3+ months, in your name, in good standing
- [ ] At least $250 left at the end of your latest payday
- [ ] Not in, or planning, a bankruptcy
- [ ] Not active-duty military or a military dependent
- [ ] Live in a state not on the exclusion list

$100+ to $1,000
Loan range

Up to $400
First loan

Next business day
Usual funding

Excluded: Alaska, Arizona, Arkansas, Connecticut, District of Columbia, Georgia, Hawaii, Kansas, Maryland, Massachusetts, Minnesota, New Jersey, New York, North Carolina, Ohio, Pennsylvania, South Carolina, Vermont, Virginia, Washington, West Virginia and U.S. territories.

Before you sign an Ahead Lending loan

Ahead Lending does not publish its APR. Copy these five numbers from your loan agreement.

5 numbers from your agreement

APR
Yearly cost including fees ______________________

Finance charge
Total dollar cost of borrowing ______________________

Amount financed
Money you actually receive ______________________

Total of payments
Everything you repay ______________________

Payment schedule
Number, amount and dates ______________________

Questions to ask Ahead Lending

- ? Which law governs my loan agreement?
- ? How much of each payment goes to principal?
- ? What fees apply if I pay late or miss a payment?
- ? What is my exact payoff amount if I pay early?
- ? Will you report my payments to the credit bureaus?

Ahead Lending contact: 888-585-9220 · clientservices@aheadlending.com · Lending Mon–Fri 8 AM–4 PM CST · Payments Mon–Fri 7 AM–6 PM CST
Compare first: aheadlendingonline.com/cost-checker